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Fill in this information to identify your case:		
United States Bankruptcy Court for the:		
NORTHERN DISTRICT OF ILLINOIS	_	
Case number (if known)	_ Chapter you are filing under:	
	☐ Chapter 7	
	☐ Chapter 11	
	☐ Chapter 12	
	Chapter 13	Check if this an amended filing

Official Form 101

Voluntary Petition for Individuals Filing for Bankruptcy

12/15

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a *joint case*—and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car," the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses *Debtor 1* and *Debtor 2* to distinguish between them. In joint cases, one of the spouses must report information as *Debtor 1* and the other as *Debtor 2*. The same person must be *Debtor 1* in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Par	t 1: Identify Yourself			
		About Debtor 1:		About Debtor 2 (Spouse Only in a Joint Case):
1.	Your full name			
you pic exa lice Bri ide	Write the name that is on	Leroy		
	your government-issued picture identification (for example, your driver's	First name		First name
	license or passport).	Middle name	_	Middle name
	Bring your picture identification to your	Wilson		
	meeting with the trustee.	Last name and Suffix (Sr., Jr., II, III)		Last name and Suffix (Sr., Jr., II, III)
2.	All other names you have used in the last 8 years			
	Include your married or maiden names.			
3.	Only the last 4 digits of your Social Security number or federal Individual Taxpayer Identification number (ITIN)	xxx-xx-6812		

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Debtor 1 Leroy Wilson

Case number (if known) About Debtor 1: About Debtor 2 (Spouse Only in a Joint Case): Any business names and **Employer Identification** Numbers (EIN) you have I have not used any business name or EINs. ☐ I have not used any business name or EINs. used in the last 8 years Include trade names and Business name(s) Business name(s) doing business as names EINs EINs If Debtor 2 lives at a different address: Where you live 1601 S Indiana Ave Apt Unit 406 Chicago, IL 60616 Number, Street, City, State & ZIP Code Number, Street, City, State & ZIP Code Cook County County If your mailing address is different from the one If Debtor 2's mailing address is different from yours, fill it above, fill it in here. Note that the court will send any in here. Note that the court will send any notices to this notices to you at this mailing address. mailing address. Number, P.O. Box, Street, City, State & ZIP Code Number, P.O. Box, Street, City, State & ZIP Code

Why you are choosing this district to file for bankruptcy

Check one:

- Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.
- I have another reason. Explain. (See 28 U.S.C. § 1408.)

Check one:

- Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.
- I have another reason. Explain. (See 28 U.S.C. § 1408.)

Document Page 3 of 57 Case number (if known) Debtor 1 Leroy Wilson Part 2: Tell the Court About Your Bankruptcy Case Check one. (For a brief description of each, see Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy The chapter of the Bankruptcy Code you are (Form 2010)). Also, go to the top of page 1 and check the appropriate box. choosing to file under ☐ Chapter 7 ☐ Chapter 11 ☐ Chapter 12 Chapter 13 How you will pay the fee I will pay the entire fee when I file my petition. Please check with the clerk's office in your local court for more details about how you may pay. Typically, if you are paying the fee yourself, you may pay with cash, cashier's check, or money order. If your attorney is submitting your payment on your behalf, your attorney may pay with a credit card or check with a pre-printed address. I need to pay the fee in installments. If you choose this option, sign and attach the Application for Individuals to Pay The Filing Fee in Installments (Official Form 103A). I request that my fee be waived (You may request this option only if you are filing for Chapter 7. By law, a judge may, but is not required to, waive your fee, and may do so only if your income is less than 150% of the official poverty line that applies to your family size and you are unable to pay the fee in installments). If you choose this option, you must fill out the Application to Have the Chapter 7 Filing Fee Waived (Official Form 103B) and file it with your petition. Have you filed for ☐ No. bankruptcy within the last 8 years? Yes. **Northern District of** When 9/06/13 13-35437 District Illinois Case number **Northern District of** When 7/10/12 12-27370 District Case number Illinois When District Case number 10. Are any bankruptcy ■ No cases pending or being ☐ Yes. filed by a spouse who is not filing this case with you, or by a business partner, or by an affiliate? Debtor Relationship to you

When District Case number, if known Debtor Relationship to you When District Case number, if known

Do you rent your residence?

No.

Go to line 12.

☐ Yes.

Has your landlord obtained an eviction judgment against you and do you want to stay in your residence?

No. Go to line 12.

Yes. Fill out Initial Statement About an Eviction Judgment Against You (Form 101A) and file it with this bankruptcy petition.

Document Page 4 of 57 Case number (if known) Debtor 1 Leroy Wilson Part 3: Report About Any Businesses You Own as a Sole Proprietor 12. Are you a sole proprietor of any full- or part-time No. Go to Part 4. business? Name and location of business ☐ Yes. A sole proprietorship is a business you operate as Name of business, if any an individual, and is not a separate legal entity such as a corporation, partnership, or LLC. Number, Street, City, State & ZIP Code If you have more than one sole proprietorship, use a separate sheet and attach it to this petition. Check the appropriate box to describe your business: Health Care Business (as defined in 11 U.S.C. § 101(27A)) Single Asset Real Estate (as defined in 11 U.S.C. § 101(51B)) Stockbroker (as defined in 11 U.S.C. § 101(53A)) Commodity Broker (as defined in 11 U.S.C. § 101(6)) None of the above 13. Are you filing under If you are filing under Chapter 11, the court must know whether you are a small business debtor so that it can set appropriate Chapter 11 of the deadlines. If you indicate that you are a small business debtor, you must attach your most recent balance sheet, statement of Bankruptcy Code and are operations, cash-flow statement, and federal income tax return or if any of these documents do not exist, follow the procedure you a small business in 11 U.S.C. 1116(1)(B). debtor? I am not filing under Chapter 11. No. For a definition of small business debtor, see 11 I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in the Bankruptcy □ No. U.S.C. § 101(51D). I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Code. ☐ Yes. Part 4: Report if You Own or Have Any Hazardous Property or Any Property That Needs Immediate Attention 14. Do you own or have any ■ No. property that poses or is alleged to pose a threat ☐ Yes. of imminent and What is the hazard? identifiable hazard to public health or safety? Or do you own any If immediate attention is property that needs immediate attention? needed, why is it needed? For example, do you own

Number, Street, City, State & Zip Code

Where is the property?

perishable goods, or livestock that must be fed,

or a building that needs urgent repairs?

Debtor 1 Leroy Wilson Page 5 of 57 Case number (if known)

Part 5: Explain Your Efforts to Receive a Briefing About Credit Counseling

Tell the court whether you have received a briefing about credit counseling.

The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

About Debtor 1:

You must check one:

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

☐ I am not required to receive a briefing about credit counseling because of:

☐ Incapacity.

I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

☐ Disability.

My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

☐ Active duty.

I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver credit counseling with the court.

About Debtor 2 (Spouse Only in a Joint Case):

You must check one:

□ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

☐ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

□ I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy.

If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

I am not required to receive a briefing about credit
counseling because of:

☐ Incapacity.

I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

☐ Disability.

My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

☐ Active duty.

I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

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Par	t 6: Answer These Quest	ions for Re	porting Purposes					
16.	What kind of debts do you have?		Are your debts primarily consumer debts? Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." ☐ No. Go to line 16b.					
			Yes. Go to line 17.					
				business debts? Business denvestment or through the opera				
			□ No. Go to line 16c.					
			☐ Yes. Go to line 17.					
		16c.	State the type of debts you	u owe that are not consumer de	ebts or business	debts		
17.	Are you filing under Chapter 7?	■ No.	I am not filing under Chap	ter 7. Go to line 18.				
	Do you estimate that after any exempt property is excluded and			7. Do you estimate that after an available to distribute to unsec		rty is excluded and administrative expenses		
	administrative expenses		□ No					
	are paid that funds will be available for distribution to unsecured creditors?		□ Yes					
18.	How many Creditors do you estimate that you owe?	■ 1-49 □ 50-99 □ 100-19 □ 200-99		☐ 1,000-5,000 ☐ 5001-10,000 ☐ 10,001-25,000		☐ 25,001-50,000 ☐ 50,001-100,000 ☐ More than100,000		
19.	How much do you estimate your assets to be worth?	□ \$100,0	0,000 1 - \$100,000 01 - \$500,000 01 - \$1 million	□ \$1,000,001 - \$10 i □ \$10,000,001 - \$50 □ \$50,000,001 - \$10 □ \$100,000,001 - \$5) million 00 million	\$500,000,001 - \$1 billion \$1,000,000,001 - \$10 billion \$10,000,000,001 - \$50 billion More than \$50 billion		
20.	How much do you estimate your liabilities to be?	\$100,0	0,000 01 - \$100,000 01 - \$500,000 01 - \$1 million	□ \$1,000,001 - \$10 i □ \$10,000,001 - \$50 □ \$50,000,001 - \$10 □ \$100,000,001 - \$5) million 00 million	☐ \$500,000,001 - \$1 billion ☐ \$1,000,000,001 - \$10 billion ☐ \$10,000,000,001 - \$50 billion ☐ More than \$50 billion		
Par	t 7: Sign Below							
For	you	If I have c United State If no attorn document I request in I understate bankruptor and 3571. /s/ Leroy Leroy W	nosen to file under Chapte tes Code. I understand the ney represents me and I di I have obtained and read elief in accordance with the nd making a false stateme y case can result in fines until the material of the company of the co	er 7, I am aware that I may proce e relief available under each che d not pay or agree to pay some the notice required by 11 U.S.0 e chapter of title 11, United Statent, concealing property, or obtain to \$250,000, or imprisonmen	eed, if eligible, unapter, and I choose who is not a C. § 342(b). Ites Code, specificating money or at for up to 20 years. Eature of Debtor 2 cutted on	property by fraud in connection with a ars, or both. 18 U.S.C. §§ 152, 1341, 1519,		

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Debtor 1 Leroy Wilson Case number (if known)

For your attorney, if you are represented by one

If you are not represented by an attorney, you do not need to file this page. I, the attorney for the debtor(s) named in this petition, declare that I have informed the debtor(s) about eligibility to proceed under Chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each chapter for which the person is eligible. I also certify that I have delivered to the debtor(s) the notice required by 11 U.S.C. § 342(b) and, in a case in which § 707(b)(4)(D) applies, certify that I have no knowledge after an inquiry that the information in the schedules filed with the petition is incorrect.

/s/ Bennie W	/ Fernandez	Date	May 18, 2016
Signature of A	ttorney for Debtor		MM / DD / YYYY
Bennie W Fe	ernandez		
	& Associates		
Firm name			
108 Madisor	า		
Oak Park, IL			
Number, Street, Cit	y, State & ZIP Code		
Contact phone	708-386-1812	Email address	bennie161@sbcglobal.net
Bar number & State	9		

		Docume	ent Page 8 of 57	
Fill in this infor	mation to identify your	case:		
Debtor 1	Leroy Wilson			
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse if, filing)	First Name	Middle Name	Last Name	
United States Bankruptcy Court for the:		NORTHERN DISTRICT	OF ILLINOIS	
Case number _				
(II KIIOWII)				

.....

Check if this is an amended filing

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new *Summary* and check the box at the top of this page.

		Your a	ssets of what you own
1.	Schedule A/B: Property (Official Form 106A/B) 1a. Copy line 55, Total real estate, from Schedule A/B	\$	0.00
	1b. Copy line 62, Total personal property, from Schedule A/B	\$	25,000.00
	1c. Copy line 63, Total of all property on Schedule A/B	\$	25,000.00
Pai	t 2: Summarize Your Liabilities		
			i abilities It you owe
2.	Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D) 2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D	\$	34,706.56
3.	Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F) 3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	\$	5,000.00
	3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F	\$	86,142.69
	Your total liabilities	\$	125,849.25
Pai	t 3: Summarize Your Income and Expenses		
4.	Schedule I: Your Income (Official Form 106I) Copy your combined monthly income from line 12 of Schedule I	\$	3,100.00
5.	Schedule J: Your Expenses (Official Form 106J) Copy your monthly expenses from line 22c of Schedule J	\$	1,882.29
Par	t 4: Answer These Questions for Administrative and Statistical Records		
6.	Are you filing for bankruptcy under Chapters 7, 11, or 13? No. You have nothing to report on this part of the form. Check this box and submit this form to the court with you	ır other scl	hedules.
7.	■ Yes What kind of debt do you have?		

household purpose." 11 U.S.C. § 101(8). Fill out lines 8-9g for statistical purposes. 28 U.S.C. § 159.

Your debts are primarily consumer debts. Consumer debts are those "incurred by an individual primarily for a personal, family, or

Your debts are not primarily consumer debts. You have nothing to report on this part of the form. Check this box and submit this form to

the court with your other schedules.

Debtor 1 Leroy Wilson Document Page 9 of 57
Case number (if known)

8. **From the** *Statement of Your Current Monthly Income*: Copy your total current monthly income from Official Form 122A-1 Line 11; **OR**, Form 122B Line 11; **OR**, Form 122C-1 Line 14.

\$______2,500.00

9. Copy the following special categories of claims from Part 4, line 6 of Schedule E/F:

	Total c	laim
From Part 4 on Schedule E/F, copy the following:		
9a. Domestic support obligations (Copy line 6a.)	\$	0.00
9b. Taxes and certain other debts you owe the government. (Copy line 6b.)	\$	5,000.00
9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.)	\$	0.00
9d. Student loans. (Copy line 6f.)	\$	0.00
9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.)	\$	0.00
9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)	+\$	0.00
9g. Total. Add lines 9a through 9f.	\$	5,000.00

	(Case 16-16829	Doc 1	Filed 05/18/16 Document	Entered 05/18/1 Page 10 of 57	6 17:36:00	Desc	Main
Fill i	n this inf	formation to identify yo	ur case and t					
Debt	or 1	Leroy Wilson						
		First Name	Midd	le Name	Last Name			
Debte (Spous	or 2 se, if filing)	First Name	Midd	le Name	Last Name			
Unite	ed States	Bankruptcy Court for the	: NORTHEI	RN DISTRICT OF ILLIN	NOIS			
Case	number				_			Check if this is an amended filing
								amended ming
Offi	icial F	Form 106A/B						
Sc	hedı	ule A/B: Pro	perty					12/15
Answe	er every q		ing, Land, or O	ther Real Estate You Ow		, write your name a	nd case n	umber (if known).
_	No. Go to	, , ,		,	,, p			
		ere is the property?						
1.1				What is the property	v? Check all that apply			
				Single-family h		Do not deduct sec	cured claim	s or exemptions. Put
	Street addr	ess, if available, or other descript	ion	☐ Duplex or mul		the amount of any	secured c	laims on Schedule D: Secured by Property.
				☐ Condominium	or cooperative	Croditoro Wilo Fie	vo Gianno	coodica by 1 reporty.
					or mobile home	Current value of		Current value of the
-	City	State	ZIP Code	Land Investment pro	onerty	entire property?	ا 0.00	portion you own? \$0.00
	- ,			☐ Timeshare	opo,	Describe the nature of your ov		· · · · · · · · · · · · · · · · · · ·
				Other			ple, tenan	cy by the entireties, or
				Debtor 1 only	t in the property? Check one	a me estate), n k	iowii.	
				Debtor 2 only				
-	County			Debtor 1 and I	Debtor 2 only	Ob a alla if shi i		
				☐ At least one of	f the debtors and another	(see instruction	s)	unity property
				Other information ye property identification	ou wish to add about this ite on number:	n, such as local		
				5547 S Shields				
				Chicago, IL 606	21			
				Debtor to Surre secured debt	nder Any Interest in sa	id property in f	ull satis	sfaction of
2. A	dd the d	dollar value of the portion	on you own f	or all of your entries f	rom Part 1, including any	entries for		#0.00

Do you own, lease, or have legal or equitable interest in any vehicles, whether they are registered or not? Include any vehicles you own that someone else drives. If you lease a vehicle, also report it on Schedule G: Executory Contracts and Unexpired Leases.

pages you have attached for Part 1. Write that number here......>>

Official Form 106A/B Schedule A/B: Property page 1

Part 2: Describe Your Vehicles

\$0.00

Entered 05/18/16 17:36:00 Case 16-16829 Doc 1 Filed 05/18/16 Desc Main Page 11 of 57
Case number (if known) Document Debtor 1 **Leroy Wilson** 3. Cars, vans, trucks, tractors, sport utility vehicles, motorcycles ☐ No Yes Do not deduct secured claims or exemptions. Put Make: Who has an interest in the property? Check one the amount of any secured claims on Schedule D: Creditors Who Have Claims Secured by Property. Model ■ Debtor 1 only Year: Debtor 2 only Current value of the Current value of the Approximate mileage: portion you own? Debtor 1 and Debtor 2 only entire property? Other information: At least one of the debtors and another 2004 Land Rover Range Rover \$14,000.00 \$14,000.00 100K + Miles ☐ Check if this is community property (see instructions) **Good Condition** Do not deduct secured claims or exemptions. Put 3.2 Make: Who has an interest in the property? Check one the amount of any secured claims on Schedule D: Model: ■ Debtor 1 only Creditors Who Have Claims Secured by Property. Year: Debtor 2 only Current value of the Current value of the Approximate mileage: Debtor 1 and Debtor 2 only entire property? portion you own? Other information: ☐ At least one of the debtors and another 2008 Harley-Davidson FLHX \$10,000.00 \$10,000.00 Street Glide ☐ Check if this is community property (see instructions) 4. Watercraft, aircraft, motor homes, ATVs and other recreational vehicles, other vehicles, and accessories Examples: Boats, trailers, motors, personal watercraft, fishing vessels, snowmobiles, motorcycle accessories ■ No ☐ Yes 5 Add the dollar value of the portion you own for all of your entries from Part 2, including any entries for \$24,000.00 .pages you have attached for Part 2. Write that number here......>> Part 3: Describe Your Personal and Household Items Do you own or have any legal or equitable interest in any of the following items? Current value of the portion you own? Do not deduct secured claims or exemptions. 6. Household goods and furnishings Examples: Major appliances, furniture, linens, china, kitchenware □ No Yes. Describe..... \$500.00 Household Items 7. Electronics Examples: Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music collections; electronic devices including cell phones, cameras, media players, games

No

☐ Yes. Describe.....

8. Collectibles of value

Examples: Antiques and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; stamp, coin, or baseball card collections; other collections, memorabilia, collectibles

■ No

☐ Yes. Describe.....

De	ebtor 1	Case :	16-16829	Doc 1	Filed 05/18/16 Document	Entered 05/18/16 17:3 Page 12 of 57 Case number (Desc Main
	Example No	es: Sports, p	instruments		ther hobby equipment;	bicycles, pool tables, golf clubs, skis;	canoes and	d kayaks; carpentry tools;
10	Firearm	ne						
	Examp ■ No			, ammunition	, and related equipment	t		
	□ No Î		•	leather coats	s, designer wear, shoes	accessories		
			Wearing	Apparel				\$450.00
-								
	■ No			ume jewelry, (engagement rings, wed	ding rings, heirloom jewelry, watches	, gems, gold	d, silver
	<i>Examp</i> ■ No	rm animals les: Dogs, o	cats, birds, horse	es				
	■ No		al and househo	-	ı did not already list, iı	ncluding any health aids you did n	ot list	
15					om Part 3, including a	ny entries for pages you have atta	ched	\$950.00
Pa	rt 4: Des	scribe Your I	Financial Assets					
Do	you ow	n or have a	any legal or equ	uitable intere	est in any of the follow	ing?		Current value of the portion you own? Do not deduct secured claims or exemptions.
	■ No			-	our home, in a safe depo	osit box, and on hand when you file y	our petition	
			ng, savings, or c		accounts; certificates counts with the same ins	of deposit; shares in credit unions, brotitution, list each.	okerage hou	ises, and other similar
	Yes				Institution r	ame:		
			17.1.		Chase Ba	nk		\$50.00
18.	_Ехатр		nds, or publicly unds, investmen		ks th brokerage firms, mor	ney market accounts		
	■ No □ Yes		In	stitution or is	suer name:			

Official Form 106A/B Schedule A/B: Property page 3

Debtor 1	Loroy Wilson	Document	Page 13 of 57 Case number (if kno	uwn)
	Leroy Wilson			
-	publicly traded stock and interests in inc venture	corporated and uninc	orporated businesses, including an inte	erest in an LLC, partnership, and
	s. Give specific information about them Name of entity:		% of ownership:	
Nege Non- ■ No	rnment and corporate bonds and other introduced instruments include personal checks enegotiable instruments are those you cannot so the specific information about them a lesuer name:	, cashiers' checks, pro	missory notes, and money orders.	
	ement or pension accounts	(I) 400(I) the (I) and (I)	· · · · · · · · · · · · · · · · · · ·	
Exar ■ No	nples: Interests in IRA, ERISA, Keogh, 401	(K), 403(b), thrift saving	s accounts, or other pension or profit-shar	ring plans
☐ Yes	s. List each account separately. Type of account:	Institution	name:	
Your <i>Exar</i>	rity deposits and prepayments share of all unused deposits you have mad imples: Agreements with landlords, prepaid r			npanies, or others
■ No □ Yes	S	Institution	name or individual:	
23. Ann u	ities (A contract for a periodic payment of r	money to you, either fo	r life or for a number of years)	
■ No □ Yes	Issuer name and description	on.		
	sts in an education IRA, in an account in S.C. §§ 530(b)(1), 529A(b), and 529(b)(1).	a qualified ABLE pr	ogram, or under a qualified state tuition	program.
■ No □ Yes	Institution name and descr	iption. Separately file t	he records of any interests.11 U.S.C. § 52	1(c):
	s, equitable or future interests in proper	ty (other than anythii	ng listed in line 1), and rights or powers	exercisable for your benefit
■ No □ Yes	s. Give specific information about them			
	nts, copyrights, trademarks, trade secret nples: Internet domain names, websites, pro			
■ No □ Yes	s. Give specific information about them			
<i>Exar</i> ■ No	nses, franchises, and other general intan mples: Building permits, exclusive licenses,		n holdings, liquor licenses, professional lic	enses
⊔ Yes	s. Give specific information about them			
Money o	r property owed to you?			Current value of the portion you own? Do not deduct secured claims or exemptions.
28. Tax r ■ No	efunds owed to you			
	s. Give specific information about them, incl	uding whether you alre	eady filed the returns and the tax years	
Exar ■ No	ly support mples: Past due or lump sum alimony, spou s. Give specific information	sal support, child supp	ort, maintenance, divorce settlement, prop	erty settlement

Official Form 106A/B Schedule A/B: Property page 4

Debte	or 1	Leroy Wilson	Document	Page 14 of 57 Case number (if known)	
		mounts someone owes you les: Unpaid wages, disability i benefits; unpaid loans yo	nsurance payments, disability ben	efits, sick pay, vacation pay, workers' compe	nsation, Social Security
	No				
	Yes.	Give specific information			
	≣хатр	ts in insurance policies les: Health, disability, or life in	surance; health savings account (HSA); credit, homeowner's, or renter's insurar	nce
	No	Name that in a common a common and			
Ц	res. i		of each policy and list its value. ny name:	Beneficiary:	Surrender or refund value:
If s	f you a		you from someone who has die rust, expect proceeds from a life in	ed surance policy, or are currently entitled to rec	eive property because
		Give specific information			
	≣хатр		er or not you have filed a lawsu isputes, insurance claims, or right	it or made a demand for payment s to sue	
_	No Yes	Describe each claim			
	ntner c No	ontingent and unliquidated	ciaims of every nature, including	g counterclaims of the debtor and rights to	Set off claims
_		Describe each claim			
_	. ny tin No	ancial assets you did not al	ready list		
		Give specific information			
		•			
				ny entries for pages you have attached	\$50.00
	tor Pa	rt 4. Write that number here			
Part 5	Des	scribe Any Business-Related Pro	operty You Own or Have an Interest	In. List any real estate in Part 1.	
27 De		vun er have anv legal er egyiteh	le interest in any business related n	ronorty?	
_	•	to Part 6.	le interest in any business-related p	roperty?	
_		o to line 38.			
Part 6		scribe Any Farm- and Commerci ou own or have an interest in farm	al Fishing-Related Property You Ow land, list it in Part 1.	n or Have an Interest In.	
46. D	o you	own or have any legal or ed	quitable interest in any farm- or	commercial fishing-related property?	
_		Go to Part 7.	,,	3	
[☐ Yes.	Go to line 47.			
Part 7	' :	Describe All Property You Ow	n or Have an Interest in That You Di	d Not List Above	
E	Ехатр	have other property of any les: Season tickets, country cl	kind you did not already list? ub membership		
	No Voc (Give specific information			
Ц	165.	orve specific information			
54.	Add tl	he dollar value of all of your	entries from Part 7. Write that r	number here	\$0.00

Official Form 106A/B Schedule A/B: Property page 5

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Case number (if known) Document Debtor 1 **Leroy Wilson**

Part	8: List the Totals of Each Part of this Form			
55.	Part 1: Total real estate, line 2			\$0.00
56.	Part 2: Total vehicles, line 5	\$24,000.00	_	
57.	Part 3: Total personal and household items, line 15	\$950.00		
58.	Part 4: Total financial assets, line 36	\$50.00		
59.	Part 5: Total business-related property, line 45	\$0.00		
60.	Part 6: Total farm- and fishing-related property, line 52	\$0.00		
61.	Part 7: Total other property not listed, line 54 +	\$0.00		
62.	Total personal property. Add lines 56 through 61	\$25,000.00	Copy personal property total	\$25,000.00
63.	Total of all property on Schedule A/B. Add line 55 + line 62			\$25,000.00

Official Form 106A/B Schedule A/B: Property page 6

	Out	ge 10 10020 E	Document	. Ŭ	Page 16 of 57	- Description			
Fil	I in this inform	ation to identify your	case:						
De	ebtor 1	Leroy Wilson							
De	ebtor 2	First Name	Middle Name	L	ast Name				
	ouse if, filing)	First Name	Middle Name	L	ast Name				
Un	nited States Ban	kruptcy Court for the:	NORTHERN DISTRICT OF	ILLIN	OIS				
	ase number								
(if k	known)					Check if this is an amended filing			
Oi	fficial For	m 106C							
			perty You Cla	im	as Exempt	4/16			
the nee cas For	property you lis eded, fill out and se number (if kno r each item of p	ted on Schedule A/B: F attach to this page as r own). property you claim as a	Property (Official Form 106A/B) many copies of Part 2: Addition exempt, you must specify the	as yo nal Pa e amo	our source, list the property that you age as necessary. On the top of any bount of the exemption you claim.	additional pages, write your name and One way of doing so is to state a			
any fun exe to t	/ applicable stands—may be un emption to a pa the applicable s	ntutory limit. Some exe dimited in dollar amou rticular dollar amount statutory amount.	emptions—such as those for int. However, if you claim an and the value of the propert	heal exen	th aids, rights to receive certain b nption of 100% of fair market valu	ing exempted up to the amount of enefits, and tax-exempt retirement e under a law that limits the r, your exemption would be limited			
Pa	irt 1: Identify	the Property You Cla	im as Exempt						
1.	Which set of	exemptions are you cl	aiming? Check one only, ever	n if yo	our spouse is filing with you.				
	You are cla	iming state and federal	nonbankruptcy exemptions.	11 U.S	S.C. § 522(b)(3)				
	☐ You are cla	iming federal exemption	ns. 11 U.S.C. § 522(b)(2)						
2.	For any prope	For any property you list on <i>Schedule A/B</i> that you claim as exempt, fill in the information below.							
		Brief description of the property and line on Current value of the Amount of the exemption you claim Schedule A/B that lists this property portion you own		Specific laws that allow exemption					
	Schedule A/B (iat lists this property	Copy the value from Schedule A/B	Che	eck only one box for each exemption.				
	2004 Land R 100K + Miles	lover Range Rover	\$14,000.00		\$2,400.00	735 ILCS 5/12-1001(c)			
	Good Condi	tion			100% of fair market value, up to any applicable statutory limit				
	Household I		\$500.00		\$500.00	735 ILCS 5/12-1001(b)			
	Line nom Gene	Saulo A/B. G.T			100% of fair market value, up to any applicable statutory limit				
	Wearing Ap	parel edule A/B: 11.1	\$450.00		\$450.00	735 ILCS 5/12-1001(a)			
	Line nem con	344,6772. 1111			100% of fair market value, up to any applicable statutory limit				
	Chase Bank	edule A/B: 17.1	\$50.00		\$50.00	735 ILCS 5/12-1001(b)			
	LITO HOITI SCH	oddio 77 D. 1111			100% of fair market value, up to any applicable statutory limit				
3.			mption of more than \$160,379 I every 3 years after that for ca		led on or after the date of adjustmer	nt.)			

No

Official Form 106C

☐ Yes. Did you acquire the property covered by the exemption within 1,215 days before you filed this case?

☐ No

☐ Yes

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Case number (if known) Debtor 1 Leroy Wilson

		Document I	Page 18	3 of 57		
Fill in this informat	tion to identify yoι	ır case:				
Debtor 1	Leroy Wilson					
Debior 1	First Name	Middle Name	Last Name		-	
Debtor 2						
(Spouse if, filing)	First Name	Middle Name	Last Name		•	
United States Banks	runtov Court for the	NORTHERN DISTRICT OF ILLIN	IOIS			
United States Bankr	ruptcy Court for the.	NORTHERN DISTRICT OF IEEIN	.013		-	
Case number						
(if known)					☐ Check	if this is an
					ameno	led filing
Official Form	<u>106D</u>					
Schedule D	: Creditors	Who Have Claims S	ecure	d by Propert	V	12/15
s needed, copy the A		If two married people are filing together, out, number the entries, and attach it to				
number (if known).						
I. Do any creditors ha	•	,, , ,				
	is box and submit t	his form to the court with your other so	hedules. Y	ou have nothing else t	o report on this form.	
Yes. Fill in al	I of the information	below.				
Part 1: List All S	Secured Claims					
		more than one secured claim, list the credit	or congratoly	, Column A	Column B	Column C
for each claim. If more	e than one creditor has	s a particular claim, list the creditors in cal order according to the creditor's name.		Amount of claim Do not deduct the value of collateral.	Value of collateral that supports this claim	Unsecured portion If any
2.1 Capital One	Auto Finan	Describe the property that secures the	claim:	\$12,334.00	\$14,000.00	\$0.00
Creditor's Name		2004 Land Rover Range Rove 100K + Miles				
		Good Condition As of the date you file, the claim is: Ch	eck all that			
3901 Dallas		apply.	sok all triat			
Plano, TX 7	5093	Contingent				
Number, Street, Cit	ty, State & Zip Code	Unliquidated				
Who owes the debt	? Check one.	☐ Disputed Nature of lien. Check all that apply.				
Debtor 1 only		An agreement you made (such as mo	rtgage or sec	cured		
Debtor 2 only		car loan)				
Debtor 1 and Debto	or 2 only	☐ Statutory lien (such as tax lien, mecha	anic's lien)			
☐ At least one of the	debtors and another	☐ Judgment lien from a lawsuit				
☐ Check if this clain community debt	n relates to a	Other (including a right to offset)				
Date debt was incurre	Opened 11/23/07 Last Active ed 4/03/13	Last 4 digits of account number	r <u>1001</u>			
2.2 Harley David	dson	Describe the property that secures the	claim:	\$22,372.56	\$10,000.00	\$0.00
Creditor's Name	_	2008 Harley-Davidson FLHX S	treet			
C/o The Law		Glide				
Terri M Long		As of the date you file, the claim is: Ch	eck all that			
2056 Ridge		apply.	Jon an inai			
Homewood,		Contingent				
Number, Street, Cit	ty, State & Zip Code	Unliquidated				
140	•	Disputed				
Who owes the debt	? Check one.	Nature of lien. Check all that apply.				
Debtor 1 only		An agreement you made (such as mo	rtgage or sec	cured		
Debtor 2 only		car loan)				
Debtor 1 and Debto	or 2 only	Statutory lien (such as tax lien, mecha	anic's lien)			
☐ At least one of the	debtors and another	☐ Judgment lien from a lawsuit				

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Debtor 1	Leroy Wilson	on		Case number (if know)	
	First Name	Middle Name	Last Name	_	
	if this claim relates to a unity debt	Other (inc	cluding a right to offset)		
Date debt was incurred		Last 4	4 digits of account number		
Add the	dollar value of your enti	ries in Column A on th	is page. Write that number her	s: \$34,706.5	6
If this is the last page of your form, add the dollar value totals from all pages. Write that number here:			ue totals from all pages.	\$34,706.5	6

Part 2: List Others to Be Notified for a Debt That You Already Listed

Use this page only if you have others to be notified about your bankruptcy for a debt that you already listed in Part 1. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the creditor in Part 1, and then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Part 1, list the additional creditors here. If you do not have additional persons to be notified for any debts in Part 1, do not fill out or submit this page.

		Document	Page 20 d	of 57			
Fill in this infor	mation to identify your case	e: 					
Debtor 1	Leroy Wilson						
	First Name	Middle Name	Last Name				
Debtor 2 (Spouse if, filing)	First Name	Middle Name	Last Name				
United States Ba	ankruptcy Court for the: N	ORTHERN DISTRICT OF IL	LINOIS				
Office Otates De	ariticipito Count for the.	OTTIME TO THE					
Case number							
(if known)						Check if this is a mended filing	an
					u	mondod ming	
Official For	m 106E/F						
3chedule E	E/F: Creditors Who	Have Unsecured	Claims			12/	15
chedule D: Credi	utory Contracts and Unexpired tors Who Have Claims Secured ntinuation Page to this page. If Imber (if known).	I by Property. If more space is	needed, copy the	Part you need, fill it out, i	number the en	tries in the box	es on the
Part 1: List A	All of Your PRIORITY Unsec	ured Claims					
1. Do any credit	ors have priority unsecured cla	aims against you?					
☐ No. Go to	Part 2.						
Yes.							
identify what to possible, list the Part 1. If more	ur priority unsecured claims. If a ype of claim it is. If a claim has be ne claims in alphabetical order ac than one creditor holds a particulation of each type of claim, see the	oth priority and nonpriority amoun cording to the creditor's name. If lar claim, list the other creditors	nts, list that claim he f you have more tha in Part 3.	ere and show both priority a an two priority unsecured cla	nd nonpriority a aims, fill out the Priority	amounts. As mud Continuation Pa	ch as age of
2.1 IL Dep t	t of Healthcare & Family	Last 4 digits of accou	int number	\$0.00	amount ¢	amount 60.00	\$0.00
	reditor's Name			Ψ0.00	Ψ	<u> </u>	Ψ0.00
Service		When was the debt in	ncurred?				
_	ox 19405 field, IL 62794						
	Street City State Zlp Code	As of the date you file	e, the claim is: Che	eck all that apply			
Who incurre	ed the debt? Check one.	☐ Contingent					
Debtor 1	only	☐ Unliquidated					
Debtor 2	only	☐ Disputed					
Debtor 1	and Debtor 2 only	Type of PRIORITY un	secured claim:				
☐ At least o	one of the debtors and another	■ Domestic support o	bligations				
☐ Check if	this claim is for a community	debt Taxes and certain o	other debts you owe	e the government			
Is the claim	subject to offset?	☐ Claims for death or	personal injury whi	le you were intoxicated			
■ No		Other. Specify					
Yes		Pa 11	tatus: Current arent: Jenifer . 109 S Egglesto hicago, IL 606	Johnson on			

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Debtor 1 Leroy Wilson		Case number (if know)	
2.2 Illinois Department of Revenue Priority Creditor's Name 101 West Jefferson P.O. Box 19015	Last 4 digits of account number When was the debt incurred?	\$5,000.00 \$5	5,000.00 \$0.00
Springfield, IL 62794-9015 Number Street City State Zlp Code	As of the date you file, the claim is:	Check all that apply	
Who incurred the debt? Check one.	☐ Contingent		
■ Debtor 1 only	☐ Unliquidated		
Debtor 2 only	☐ Disputed		
☐ Debtor 1 and Debtor 2 only	Type of PRIORITY unsecured claim:		
☐ At least one of the debtors and another	☐ Domestic support obligations		
☐ Check if this claim is for a community debt	■ Taxes and certain other debts you	owe the government	
Is the claim subject to offset?	☐ Claims for death or personal injury	while you were intoxicated	
■ No	☐ Other. Specify		
Yes	· · · · · · · · · · · · · · · · · · ·		
4. List all of your nonpriority unsecured claims in the unsecured claim, list the creditor separately for each c than one creditor holds a particular claim, list the other Part 2.	laim. For each claim listed, identify what t	type of claim it is. Do not list claims alread	y included in Part 1. If more
4.1 Citi Nonpriority Creditor's Name	Last 4 digits of account number	7074	\$0.00
P.O. Box 6500 C/O Citi Corp Sioux Falls, SD 57117-6500	When was the debt incurred?	Opened 3/01/94 Last Active 8/01/07	
Number Street City State Zlp Code	As of the date you file, the claim	is: Check all that apply	
Who incurred the debt? Check one.			
Debtor 1 only	☐ Contingent		
Debtor 2 only	☐ Unliquidated		
Debtor 1 and Debtor 2 only	☐ Disputed		
☐ At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:	
☐ Check if this claim is for a community	Student loans		
debt Is the claim subject to offset?	Obligations arising out of a separeport as priority claims	aration agreement or divorce that you did r	not
No	Debts to pension or profit-sharing	on plans, and other similar debts	
■ No □ Yes			
☐ Yes	■ Other. Specify Attorney Fe	569	

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Debtor 1 Leroy Wilson Case number (if know) 4.2 Citibank South Dakota \$2,829.69 Last 4 digits of account number 3595 Nonpriority Creditor's Name C/o Blatt Hasenmiller When was the debt incurred? 125 S Wacker Drive Suite 400 Chicago, IL 60606 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ☐ Unliquidated ☐ Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community \square Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims Debts to pension or profit-sharing plans, and other similar debts ■ No ☐ Yes Other. Specify 4.3 City of Chicago Last 4 digits of account number \$13,738.00 Nonpriority Creditor's Name **Department of Revenue** When was the debt incurred? P.O. Box 88292 Chicago, IL 60680-1292 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt \square Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims $\hfill\square$ Debts to pension or profit-sharing plans, and other similar debts ■ No ☐ Yes Other. Specify 4.4 **Continental Finance LI** Last 4 digits of account number 2544 \$205.00 Nonpriority Creditor's Name Opened 9/11/12 Last Active 121 Continental Dr Ste 1 When was the debt incurred? 8/01/13 **Newark, DE 19713** Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated ☐ Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt $\hfill\square$ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No \square Debts to pension or profit-sharing plans, and other similar debts ■ Other. Specify Credit Card ☐ Yes

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Case number (if know)

Dobio	Letoy Wilson						
4.5	Dow Finance	Last 4 digits of account number	\$20.00				
	Nonpriority Creditor's Name 1100 Plainfield Road Suite 3 Joliet, IL 60436	When was the debt incurred?	When was the debt incurred?				
	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim	is: Check all that apply				
	Debtor 1 only	☐ Contingent					
	☐ Debtor 2 only	☐ Unliquidated					
	☐ Debtor 1 and Debtor 2 only	☐ Disputed					
	\square At least one of the debtors and another	Type of NONPRIORITY unsecure					
	☐ Check if this claim is for a community	☐ Student loans					
	debt Is the claim subject to offset?	Obligations arising out of a separeport as priority claims	aration agreement or divorce that you did not				
	■ No	Debts to pension or profit-sharing					
	Yes	<u>_</u>	g prants, and care similar desic				
4.6	Elan Financial Service	Look A distinct of account number	6002	¢0.00			
4.0	Nonpriority Creditor's Name	Last 4 digits of account number	0002	\$0.00			
	Po Box 790084	When was the debt incurred?	Opened 11/01/07 Last Active 10/01/09				
	Saint Louis, MO 63179	_	10/01/03				
	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim					
	■ Debtor 1 only	☐ Contingent					
	Debtor 2 only	☐ Unliquidated					
	Debtor 1 and Debtor 2 only	☐ Disputed					
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:				
	☐ Check if this claim is for a community	☐ Student loans					
	debt Is the claim subject to offset?	Obligations arising out of a separeport as priority claims	aration agreement or divorce that you did not				
	No	Debts to pension or profit-sharing					
	□Yes	Other. Specify Credit Card					
4.7	Esb/Harley Davidson Cr	Last 4 digits of account number	5035	\$21,747.00			
	Nonpriority Creditor's Name Po Box 21829	When was the debt incurred?	Opened 5/24/08 Last Active 10/01/09				
	Carson City, NV 89721 Number Street City State Zlp Code	As of the date you file, the claim	in Charle all that apply				
	Who incurred the debt? Check one.	As of the date you file, the claim	в. Спеск ан тат арру				
	Debtor 1 only	☐ Contingent					
	Debtor 2 only	☐ Unliquidated					
	☐ Debtor 1 and Debtor 2 only	☐ Disputed					
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecure					
	☐ Check if this claim is for a community	Student loans					
	debt Is the claim subject to offset?	Obligations arising out of a separeport as priority claims					
	■ No	Debts to pension or profit-sharing					
	☐ Yes	■ Other. Specify Automobile					
	□ 100	Other. Specify Automobile					

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Escallate LLC	Last 4 digits of account number		\$441.0
Nonpriority Creditor's Name 5200 Stoneham Road North Canton, OH 44720	When was the debt incurred?		
Number Street City State Zlp Code	As of the date you file, the claim	is: Check all that apply	
Who incurred the debt? Check one.		,	
Debtor 1 only	☐ Contingent		
Debtor 2 only	☐ Unliquidated		
Debtor 1 and Debtor 2 only	☐ Disputed		
At least one of the debtors and another	Type of NONPRIORITY unsecure	d claim:	
☐ Check if this claim is for a community	☐ Student loans		
debt s the claim subject to offset?	Obligations arising out of a separeport as priority claims	aration agreement or divorce that you did not	
No	Debts to pension or profit-sharir	ng plans, and other similar debts	
☐ Yes	■ Other. Specify EMp of Chi	cago	
First Midwest Bank/Na	Last 4 digits of account number	0001	\$0.0
Nonpriority Creditor's Name			Ψ0.0
300 N Hunt Club Rd Gurnee, IL 60031	When was the debt incurred?	Opened 6/29/07 Last Active 7/09/08	
Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim	is: Check all that apply	
Debtor 1 only	☐ Contingent		
Debtor 2 only	☐ Unliquidated		
Debtor 1 and Debtor 2 only	☐ Disputed		
\square At least one of the debtors and another	Type of NONPRIORITY unsecure	d claim:	
☐ Check if this claim is for a community	☐ Student loans		
lebt s the claim subject to offset?	☐ Obligations arising out of a separeport as priority claims	aration agreement or divorce that you did not	
No	Debts to pension or profit-sharing	ng plans, and other similar debts	
Yes	Other. Specify Installment	Sales Contract	
First Premier Bank	Last 4 digits of account number	5000	\$401.0
Nonpriority Creditor's Name	_		
601 S Minnesota Ave Sioux Falls, SD 57104	When was the debt incurred?	Opened 10/19/07 Last Active 8/01/09	
Number Street City State Zlp Code	As of the date you file, the claim	is: Check all that apply	
Who incurred the debt? Check one.			
Debtor 1 only	☐ Contingent		
Debtor 2 only	☐ Unliquidated		
Debtor 1 and Debtor 2 only	Disputed		
At least one of the debtors and another	Type of NONPRIORITY unsecure	d claim:	
☐ Check if this claim is for a community		aration agreement or divorce that you did not	
Is the claim subject to offset?	report as priority claims		
No	☐ Debts to pension or profit-sharing		
☐ Yes	■ Other. Specify Credit Card	d	

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Case number (if know)

DCDIO	Leiby Wilson		Odde Hamber (II know)	
4.1	Gecrb/Lowes	Last 4 digits of account number	1980	\$0.00
	Nonpriority Creditor's Name Po Box 965005 Orlando, FL 32896	When was the debt incurred?	Opened 3/28/08 Last Active 9/01/09	
	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim	is: Check all that apply	
	Debtor 1 only	☐ Contingent		
	☐ Debtor 2 only ☐ Debtor 1 and Debtor 2 only	☐ Unliquidated ☐ Disputed		
	☐ At least one of the debtors and another ☐ Check if this claim is for a community debt Is the claim subject to offset?	report as priority claims	aration agreement or divorce that you did not	
	■ No □ Yes	□ Debts to pension or profit-sharin ■ Other. Specify Charge Acc		
4.1	Gmac Mortgage	Last 4 digits of account number	9003	\$0.00
	Nonpriority Creditor's Name Po Box 4622 Waterloo, IA 50704	When was the debt incurred?	Opened 3/28/08 Last Active 9/01/09	
	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim	is: Check all that apply	
	Debtor 1 only	Contingent		
	Debtor 2 only	Unliquidated		
	☐ Debtor 1 and Debtor 2 only ☐ At least one of the debtors and another	☐ Disputed Type of NONPRIORITY unsecured	d claim:	
	☐ Check if this claim is for a community debt Is the claim subject to offset?	☐ Student loans ☐ Obligations arising out of a separeport as priority claims	aration agreement or divorce that you did not	
	■ No	☐ Debts to pension or profit-sharing	g plans, and other similar debts	
	Yes	Other. Specify Real Estate	e Mortgage	
4.1	HD Credit Nonpriority Creditor's Name	Last 4 digits of account number		\$21,747.00
	222 w Adams Chicago, IL 60606	When was the debt incurred?		
	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim	is: Check all that apply	
	Debtor 1 only	☐ Contingent		
	☐ Debtor 2 only	☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only	☐ Disputed Type of NONPRIORITY unsecure	d claim:	
	☐ At least one of the debtors and another ☐ Check if this claim is for a community debt Is the claim subject to offset?	☐ Student loans	aration agreement or divorce that you did not	
	■ No	Debts to pension or profit-sharing	g plans, and other similar debts	
	□Yes	Other Specify		

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Leroy Wilson		Case number (if know)	
Hsbc Bank	Last 4 digits of account number	0746	\$0.00
Nonpriority Creditor's Name Po Box 5253	When was the debt incurred?	Opened 4/22/08	
Carol Stream, IL 60197	When was the dept incurred:	Opened 4/22/00	
Number Street City State Zlp Code	As of the date you file, the claim	is: Check all that apply	
Who incurred the debt? Check one.			
Debtor 1 only	☐ Contingent		
☐ Debtor 2 only	☐ Unliquidated		
☐ Debtor 1 and Debtor 2 only	☐ Disputed		
☐ At least one of the debtors and another	Type of NONPRIORITY unsecure	d claim:	
Check if this claim is for a community	Student loans		
debt Is the claim subject to offset?	Obligations arising out of a separe report as priority claims	aration agreement or divorce that you did not	
No	Debts to pension or profit-sharir	og plans, and other similar debts	
□ Yes	Other. Specify Credit Card		
Imagine	Last 4 digits of account number	2252	\$0.00
Nonpriority Creditor's Name			******
Po Box 105555 Atlanta, GA 30348	When was the debt incurred?	Opened 9/11/07 Last Active 2/11/08	
Number Street City State Zlp Code	As of the date you file, the claim	is: Check all that apply	
Who incurred the debt? Check one.	-		
■ Debtor 1 only	☐ Contingent		
Debtor 2 only	☐ Unliquidated		
☐ Debtor 1 and Debtor 2 only	☐ Disputed		
☐ At least one of the debtors and another	Type of NONPRIORITY unsecure	d claim:	
☐ Check if this claim is for a community	☐ Student loans		
debt Is the claim subject to offset?	Obligations arising out of a separeport as priority claims	aration agreement or divorce that you did not	
■ No	Debts to pension or profit-sharing	g plans, and other similar debts	
Yes	Other. Specify Credit Card	<u> </u>	
Mercy Hospital	Last 4 digits of account number		\$1.00
Nonpriority Creditor's Name 2525 S Michigan Ave	When was the debt incurred?		
Chicago, IL 60616 Number Street City State Zlp Code	As of the date you file, the claim	is: Check all that apply	
Who incurred the debt? Check one.	, , 		
■ Debtor 1 only	☐ Contingent		
☐ Debtor 2 only	☐ Unliquidated		
☐ Debtor 1 and Debtor 2 only	Disputed		
☐ At least one of the debtors and another	Type of NONPRIORITY unsecure	d claim:	
☐ Check if this claim is for a community	☐ Student loans		
debt		aration agreement or divorce that you did not	
Is the claim subject to offset?	report as priority claims		
No	Debts to pension or profit-sharing	ng plans, and other similar debts	
Yes	Other Specify		

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Case number (if know)

DCDIO	Leloy Wilson		Case Harriber (ii know)	
4.1	Merrick Bank Nonpriority Creditor's Name	Last 4 digits of account number	2343	\$944.00
	Po Box 9201 Old Bethpage, NY 11804	When was the debt incurred?	Opened 1/16/08 Last Active 1/01/10	
	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim	is: Check all that apply	
	■ Debtor 1 only	☐ Contingent		
	Debtor 2 only	☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only	☐ Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:	
	☐ Check if this claim is for a community	☐ Student loans		
	debt Is the claim subject to offset?	Obligations arising out of a separeport as priority claims	aration agreement or divorce that you did not	
	■ No	Debts to pension or profit-sharing	g plans, and other similar debts	
	Yes	Other. Specify Credit Card	<u> </u>	
4.1	Midland Funding	Last 4 digits of account number		\$5,192.00
	Nonpriority Creditor's Name 8875 Aero Drive Suite 200	When was the debt incurred?		
	San Diego, CA 92123 Number Street City State Zlp Code		ion Charle all that and h	
	Who incurred the debt? Check one.	As of the date you file, the claim	s: Cneck all that apply	
	Debtor 1 only	☐ Contingent		
	Debtor 2 only	☐ Unliquidated		
	Debtor 2 only Debtor 1 and Debtor 2 only	_ `		
	☐ At least one of the debtors and another	☐ Disputed Type of NONPRIORITY unsecured	d claim:	
	_	☐ Student loans		
	☐ Check if this claim is for a community debt		ration agreement or divorce that you did not	
	Is the claim subject to offset?	report as priority claims	autor agreement or arreise that year are not	
	■ No	Debts to pension or profit-sharing	g plans, and other similar debts	
	Yes	Other. Specify		
4.1	Springleaf Financial S	Last 4 digits of account number	2624	\$738.00
	Nonpriority Creditor's Name		Opened 5/01/08 Last Active	
	Po Box 3251 Evansville, IN 47731	When was the debt incurred?	8/01/09	
	Number Street City State Zlp Code	As of the date you file, the claim	is: Check all that apply	
	Who incurred the debt? Check one.	_		
	Debtor 1 only	☐ Contingent		
	Debtor 2 only	Unliquidated		
	Debtor 1 and Debtor 2 only	Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured		
	☐ Check if this claim is for a community	☐ Student loans		
	debt Is the claim subject to offset?	Obligations arising out of a separeport as priority claims		
	■ No	Debts to pension or profit-sharing	g plans, and other similar debts	
	☐ Yes	■ Other. Specify Secured		
	·	- Other Specify		

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Case number (if know)

DCDI	Leiby Wilson		Case Harriber (II know)	
4.2 0	U S Bank	Last 4 digits of account number	2808	\$0.00
	Nonpriority Creditor's Name 101 5th St E Ste A Saint Paul, MN 55101	When was the debt incurred?	Opened 12/01/07 Last Active 6/01/11	
	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim	is: Check all that apply	
	■ Debtor 1 only □ Debtor 2 only	☐ Contingent ☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only ☐ At least one of the debtors and another ☐ Check if this claim is for a community	☐ Disputed Type of NONPRIORITY unsecure ☐ Student loans		
	debt Is the claim subject to offset? ■ No	☐ Obligations arising out of a sepa report as priority claims ☐ Debts to pension or profit-sharir	aration agreement or divorce that you did not g plans, and other similar debts	
	Yes	Other. Specify Credit Card	<u> </u>	
4.2 1	UnvI/Citi Nonpriority Creditor's Name	Last 4 digits of account number	4514	\$0.00
	8787 Baypines Jacksonville, FL 32201	When was the debt incurred?	Opened 7/01/02 Last Active 10/01/06	
	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim	is: Check all that apply	
	Debtor 1 only	☐ Contingent		
	Debtor 2 only	☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only	☐ Disputed		
	\square At least one of the debtors and another	Type of NONPRIORITY unsecure	d claim:	
	☐ Check if this claim is for a community debt Is the claim subject to offset?	☐ Student loans ☐ Obligations arising out of a separeport as priority claims	aration agreement or divorce that you did not	
	■ No	Debts to pension or profit-sharir	g plans, and other similar debts	
	Yes	Other. Specify		
4.2	Wfds/Wds	Last 4 digits of account number	4615	\$18,139.00
	Nonpriority Creditor's Name Po Box 1697 Winterville, NC 28590	When was the debt incurred?	Opened 8/12/08 Last Active 8/05/10	
	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim	is: Check all that apply	
	Debtor 1 only	☐ Contingent		
	Debtor 2 only	☐ Unliquidated		
	Debtor 1 and Debtor 2 only	☐ Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecure		
	☐ Check if this claim is for a community debt Is the claim subject to offset?	☐ Student loans ☐ Obligations arising out of a separeport as priority claims		
	Is the claim subject to offset?	report as priority claims Debts to pension or profit-sharir	o plans, and other similar debts	
	■ No □ Yes	· · · · ·	- ·	
	Li res	Other. Specify Automobile	-	

Part 3: List Others to Be Notified About a Debt That You Already Listed

^{5.} Use this page only if you have others to be notified about your bankruptcy, for a debt that you already listed in Parts 1 or 2. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the original creditor in Parts 1 or 2, then list the collection agency here. Similarly, if you

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Debtor 1 Leroy Wilson

have more than one creditor for any of the debts that you listed in Parts 1 or 2, list the additional creditors here. If you do not have additional persons to be notified for any debts in Parts 1 or 2, do not fill out or submit this page.

Part 4: Add the Amounts for Each Type of Unsecured Claim

6. Total the amounts of certain types of unsecured claims. This information is for statistical reporting purposes only. 28 U.S.C. §159. Add the amounts for each type of unsecured claim.

				7	Total Claim
	6a.	Domestic support obligations	6a.	\$	0.00
Total					
claims from Part 1	6b.	Taxes and certain other debts you owe the government	6b.	\$	5,000.00
	6c.	Claims for death or personal injury while you were intoxicated	6c.	\$	0.00
	6d.	Other. Add all other priority unsecured claims. Write that amount here.	6d.	\$	0.00
	6e.	Total Priority. Add lines 6a through 6d.	6e.	\$	5,000.00
	C.f	Observations	C.f		Total Claim
Total	6f.	Student loans	6f.	\$	0.00
claims from Part 2	6g.	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	6g.	\$	0.00
	6h.	Debts to pension or profit-sharing plans, and other similar debts	6h.	\$	0.00
	6i.	Other. Add all other nonpriority unsecured claims. Write that amount here.	6i.	\$	86,142.69
	6j.	Total Nonpriority. Add lines 6f through 6i.	6j.	\$	86,142.69

		IAMAIIII.						
Fill in this information to identify your case:								
Debtor 1	Leroy Wilson							
	First Name	Middle Name	Last Name					
Debtor 2								
(Spouse if, filing)	First Name	Middle Name	Last Name					
United States Bankruptcy Court for the:		NORTHERN DISTRICT	OF ILLINOIS					
Case number								
(if known)								

Official Form 106G

Schedule G: Executory Contracts and Unexpired Leases

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

- 1. Do you have any executory contracts or unexpired leases?
 - □ No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form.
 - Yes. Fill in all of the information below even if the contacts of leases are listed on Schedule A/B:Property (Official Form 106 A/B).
- List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone). See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.

	with whom you have the contract or lease unber, Street, City, State and ZIP Code	State what the contract or lease is for
2.1 Brandon Thom 611 S Wells Unit 1902	as	Debtor is currently a tenant residing in property located at 611 S Wells Unit 1902 Chicago, IL 60607.
Chicago, IL 606	07	Debtor currently pays rent in the amount of \$800.00 per month.

		Docume	ent Page 31 d	OT 5 /	
Fill in this	information to identify your				
Debtor 1	Leroy Wilson				
	First Name	Middle Name	Last Name		
Debtor 2 (Spouse if, filir	ng) First Name	Middle Name	Last Name		
United Sta	tes Bankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS		
Case numb (if known)	ber				☐ Check if this is an
					amended filing
Official	l Form 106H				
		ahtara			4044
Scheu	lule H: Your Cod	eptors			12/15
our name	nd number the entries in the and case number (if known) you have any codebtors? (If	. Answer every question		. •	p of any Additional Pages, write
1. 00	you have any codebions? (II	you are ming a joint case,	do not list either spouse	e as a codebior.	
■ No □ Yes	5				
	hin the last 8 years, have you a, California, Idaho, Louisiana				ty states and territories include)
	Go to line 3.				
⊔ Yes	s. Did your spouse, former spo	use, or legal equivalent live	e with you at the time?		
in line Form	2 again as a codebtor only	f that person is a guaran	tor or cosigner. Make	sure you have listed t	ng with you. List the person shown the creditor on Schedule D (Official , Schedule E/F, or Schedule G to fill
	Column 1: Your codebtor Name, Number, Street, City, State and Z	P Code		Column 2: The cr Check all schedul	editor to whom you owe the debt les that apply:
3.1				☐ Schedule D, lir	ne
	Name			☐ Schedule E/F,	
				☐ Schedule G, lir	ne
	Number Street City	State	ZIP Code	_	
3.2				☐ Schedule D, lir	ne
	Name			☐ Schedule E/F,	
				☐ Schedule G, lin	ne
	Number Street	01-1-	710.0	_	
	City	State	ZIP Code		

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SIII	in this information to identify your ca	200.				•				
	btor 1 Leroy Wilso									
	btor 2 buse, if filing)				_					
Uni	ited States Bankruptcy Court for the	: NORTHERN DISTRIC	CT OF ILLINOIS							
Case number (If known)					Check if this is: An amended filing A supplement showing postpetition chapte 13 income as of the following date:					
_	fficial Form 106l chedule I: Your Inc					M	M / DD/ Y	YYY		12/15
sup spo atta	as complete and accurate as possible plying correct information. If you use. If you are separated and you ch a separate sheet to this form. It 1: Describe Employment	are married and not filing wi	ng jointly, and your th you, do not inclu	spouse de infor	is liv mati	ing with yon about	ou, incluyour spo	ude informa ouse. If mor	ation aboure space is	ut your s needed,
1.	Fill in your employment information.		Debtor 1				Debtor 2	or non-fili	ng spous	е
	If you have more than one job, attach a separate page with	Employment status	■ Employed				☐ Employed			
	information about additional employers.	,	☐ Not employed				☐ Not employed			
	Include part-time, seasonal, or	Occupation	Freelance Truc							
	self-employed work.	Employer's name	Kenneth King							
	Occupation may include student or homemaker, if it applies.	Employer's address	89 Halsted Chicago, IL							
		How long employed to	here?				_			
Pai	rt 2: Give Details About Mor	nthly Income								
	mate monthly income as of the dause unless you are separated.	ate you file this form. If	you have nothing to r	eport for	any	line, write	\$0 in the	space. Inclu	ude your n	on-filing
	ou or your non-filing spouse have mo e space, attach a separate sheet to		ombine the information	n for all e	emple	oyers for tl	hat perso	on on the line	es below. I	If you need
						For Debi	tor 1	For Debt	tor 2 or g spouse	
2.	List monthly gross wages, sala deductions). If not paid monthly,			2.	\$		0.00	\$	N/A	<u> </u>
3.	Estimate and list monthly overt	ime pay.		3.	+\$		0.00	+\$	N/A	<u>A</u>

0.00

Calculate gross Income. Add line 2 + line 3.

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Deb	tor 1	Leroy Wilson	_	Cas	se number (<i>if kn</i>	own)				
				F	or Debtor 1		For	Debtor	2 or	
								-filing s	-	
	Cop	y line 4 here	4.	\$	0	.00	\$		N/A	_
5.	List	all payroll deductions:								
	5a.	Tax, Medicare, and Social Security deductions	5a.	. \$	0	.00	\$		N/A	
	5b.	Mandatory contributions for retirement plans	5b.	. \$	0	.00	\$		N/A	
	5c.	Voluntary contributions for retirement plans	5c.	\$	0	.00	\$		N/A	- _
	5d.	Required repayments of retirement fund loans	5d.	. \$	0	.00	\$		N/A	_
	5e.	Insurance	5e.			.00	\$		N/A	_
	5f.	Domestic support obligations	5f.	\$.00	\$_		N/A	_
	5g.	Union dues	5g.			.00	\$_		N/A	_
	5h.	Other deductions. Specify:	5h.			.00	-		N/A	_
6.		the payroll deductions. Add lines 5a+5b+5c+5d+5e+5f+5g+5h.	6.	\$	0	.00	\$		N/A	_
7.	Calc	culate total monthly take-home pay. Subtract line 6 from line 4.	7.	\$	0	.00	\$_		N/A	_
8.	List 8a.	all other income regularly received: Net income from rental property and from operating a business, profession, or farm Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total								
		monthly net income.	8a.	. \$	1,500	.00	\$		N/A	
	8b.	Interest and dividends	8b.	. \$.00	\$		N/A	
	8c.	Family support payments that you, a non-filing spouse, or a dependent regularly receive								_
		Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement.	8c.	\$	0	.00	\$		N/A	
	8d.	Unemployment compensation	8d.			.00	\$_		N/A	
	8e.	Social Security	8e.	\$.00	\$		N/A	_
	8f.	Other government assistance that you regularly receive Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies. Specify:	e 8f.	\$	0	.00	\$		N/A	_
	8g.	Pension or retirement income	 8g.	. \$	0	.00	\$		N/A	
	8h.	Other monthly income. Specify: Cash Jobs - Handy Man	8h.	+ \$	1,600	.00	+ \$		N/A	_
9.	Add	all other income. Add lines 8a+8b+8c+8d+8e+8f+8g+8h.	9.	\$_	3,100	.00	\$_		N/	A
10	Calc	culate monthly income. Add line 7 + line 9.	10.	\$	3,100.00	+ \$		N/A	= \$	3,100.00
		the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.	.0.		3,100.00	.		INA		3,100.00
11.	11. State all other regular contributions to the expenses that you list in Schedule J. Include contributions from an unmarried partner, members of your household, your dependents, your roommates, and other friends or relatives. Do not include any amounts already included in lines 2-10 or amounts that are not available to pay expenses listed in Schedule J. Specify: 11. +\$ 0.00									
12.		the amount in the last column of line 10 to the amount in line 11. The rese that amount on the Summary of Schedules and Statistical Summary of Certailes						. 12.	\$	3,100.00
								·	Combi month	ned ly income
13.	Do y	ou expect an increase or decrease within the year after you file this form	?							
		No.								
	П	Yes Explain:								,

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Filli	in this information to identify your case:			l		
Debt				Chec	k if this is:	
	Leroy Wilson				An amended filing	
Debt (Spo	tor 2				A supplement show 13 expenses as of	ving postpetition chapter the following date:
`'	, 0,	.==		_	•	
Unite	ed States Bankruptcy Court for the: NORTH	HERN DISTRICT OF ILLING	OIS		MM / DD / YYYY	
	e number nown)					
Of	fficial Form 106J					
Sc	chedule J: Your Exper	nses				12/1
info	as complete and accurate as possible ormation. If more space is needed, atta nber (if known). Answer every questio	ch another sheet to this				
Part	t 1: Describe Your Household					
1.	Is this a joint case?					
	No. Go to line 2.	ata bassada 140				
	☐ Yes. Does Debtor 2 live in a separ ☐ No	ate nousenoid?				
	☐ Yes. Debtor 2 must file Offic	ial Form 106J-2, <i>Expenses</i>	for Separate House	ehold of Debt	tor 2.	
2.	Do you have dependents? ■ No		·			
۷.		Fill out this information for	Demandantia valet	ionobin to	Danandantia	Daga danandant
	Do not list Debtor 1 and Yes. Debtor 2.	Fill out this information for each dependent	Dependent's relat Debtor 1 or Debto		Dependent's age	Does dependent live with you?
	Do not state the					□ No
	dependents names.					☐ Yes
						□ No
						☐ Yes
						□ No □ Yes
						☐ res
						☐ Yes
3.	Do your expenses include	No			-	
	expenses of people other than	Yes				
	<u> </u>					
Esti exp	t 2: Estimate Your Ongoing Month imate your expenses as of your bankrupto enses as of a date after the bankrupto licable date.	uptcy filing date unless y				
the	lude expenses paid for with non-cash value of such assistance and have indicated ficial Form 106I.)				Your exp	enses
•	,					
4.	The rental or home ownership exper payments and any rent for the ground of		nclude first mortgag	e 4. \$		900.00
	If not included in line 4:					
	4a. Real estate taxes			4a. \$		0.00
	4b. Property, homeowner's, or renter			4b. \$		0.00
	4c. Home maintenance, repair, and			4c. \$		0.00
5.	4d. Homeowner's association or conAdditional mortgage payments for year		me equity loops	4d. \$ 5. \$		0.00
J.	Additional mortgage payments for yo	our residence, Such as 1101	HE EUUILV IUAIIS	ິບ. ຫຼ		v.uu

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Debtor 1	Leroy Wilson		Case num	ber (if known)	
6. Utili	ties:				
6a.	Electricity, heat, natural gas		6a.	\$	50.00
6b.	Water, sewer, garbage collection		6b.	· -	0.00
6c.	Telephone, cell phone, Internet, satellit	e and cable services	6c.		0.00
6d.	Other. Specify: Cell Phone	e, and cable services	6d.	·	100.00
			ou.	*	
	d and housekeeping supplies			*	222.29
	dcare and children's education costs		8.	\$	0.00
	hing, laundry, and dry cleaning		9.	\$	80.00
	sonal care products and services		10.	\$	0.00
	lical and dental expenses		11.	\$	30.00
	nsportation. Include gas, maintenance, boot include car payments.	us or train fare.	12.	\$	210.00
	ertainment, clubs, recreation, newspap	ers, magazines, and books	13.	\$	0.00
	ritable contributions and religious don	=	14.		0.00
5. Ins ı	•			τ	0.00
	not include insurance deducted from your	pay or included in lines 4 or 20.			
	Life insurance	1 -9	15a.	\$	0.00
	Health insurance		15b.	·	0.00
	Vehicle insurance		15c.	·	110.00
	Other insurance. Specify:		15d.	· ·	0.00
	es. Do not include taxes deducted from your	our pay or included in lines 4 or 20		*	0.00
Spe	cify:	our pay of included in lines 4 of 20.	16.	\$	0.00
	allment or lease payments:		170	•	0.00
	Car payments for Vehicle 1		17a.	· -	0.00
	Car payments for Vehicle 2		17b.	·	0.00
			17c.		0.00
	Other. Specify:		17d.	\$	0.00
	r payments of alimony, maintenance, a ucted from your pay on line 5, Schedu		18.	\$	180.00
	er payments you make to support othe			\$	0.00
Spe		•	19.	·	
		in lines 4 or 5 of this form or on Sched	dule I: Yo	our Income.	
	Mortgages on other property		20a.		0.00
	Real estate taxes		20b.	\$	0.00
	Property, homeowner's, or renter's insu	ırance	20c.	\$	0.00
	Maintenance, repair, and upkeep exper		20d.	· -	0.00
	Homeowner's association or condomin		20e.	·	0.00
	er: Specify:	4400	206.	·	0.00
				- φ	0.00
	culate your monthly expenses				
	Add lines 4 through 21.			\$	1,882.29
22b.	Copy line 22 (monthly expenses for Deb	tor 2), if any, from Official Form 106J-2		\$	
22c.	Add line 22a and 22b. The result is your	monthly expenses.		\$	1,882.29
	•				,
	culate your monthly net income.			•	<u> </u>
	Copy line 12 (your combined monthly in		23a.		3,100.00
23b.	Copy your monthly expenses from line	22c above.	23b.	-\$	1,882.29
23c.	Subtract your monthly expenses from y	our monthly income.			4 2 4 4
	The result is your monthly net income.	•	23c.	\$	1,217.71
24. Do v	ou expect an increase or decrease in	your expenses within the year after you	ı file this	form?	
For e		car loan within the year or do you expect your			or decrease because of a
	, , ,				
□ Y	'es. Explain here:				

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Fill in this infor	rmation to identify your	case:			
Debtor 1	Leroy Wilson				
	First Name	Middle Name	Last Name		
Debtor 2					
(Spouse if, filing)	First Name	Middle Name	Last Name		
United States B	ankruptcy Court for the:	NORTHERN DISTRIC	CT OF ILLINOIS		
Case number					
(if known)					☐ Check if this is an
					amended filing
Official For	m 106Dec				
		n Individua	l Debtor's S	chadulac	
Declara	HOH ADOUL &	ili iliulviuua	ii Debioi 5 3	criedules	12/15
You must file th obtaining mone	is form whenever you f	ile bankruptcy schedul n connection with a ba		s. Making a false state	ement, concealing property, or 00, or imprisonment for up to 20
Sig	ın Below				
Did you pa	ay or agree to pay some	one who is NOT an att	orney to help you fill out	bankruptcy forms?	
■ No					
☐ Yes.	Name of person			Attach Bani	kruptcy Petition Preparer's Notice,
_	·			Declaration	, and Signature (Official Form 119)
	alty of perjury, I declare re true and correct.	that I have read the su	mmary and schedules fi	led with this declaration	on and
X /s/ La	roy Wilson		X		
	Wilson		Signature of	of Debtor 2	
	ure of Debtor 1		2.3		

Date

Date May 18, 2016

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H	in this infor	mation to identify you	r case:						
_	btor 1		ouso.						
De	DIOI I	Leroy Wilson First Name	Mi	ddle Name		Last Name			
l	btor 2 buse if, filing)	First Name	Mi	ddle Name		Last Name			
		ankruptcy Court for the:	NORTH	HERN DISTRICT C)F II I IN	IOIS			
		animapley Court for the.		- ILINI BIOTINO I	, ILL.	.0.0			
	se number nown)							_	Check if this is an amended filing
St	atemen	orm 107 t of Financial							4/10
info nun	rmation. If in the state of the		attach a s stion.	separate sheet to	this for	m. On the top of		equally responsible for sup additional pages, write yo	
1.		ır current marital statı							
	☐ Marrie	d							
2.		last 3 years, have you	lived anv	where other than y	where \	ou live now?			
	_	iast o years, nave yea	iivou uiiy	where other than t		ou live now .			
	■ No □ Yes. L	st all of the places you l	ived in the	last 3 years. Do no	ot includ	e where you live	now.		
	Debtor 1 P	rior Address:		Dates Debtor 1 lived there		Debtor 2 Prior	r Add	dress:	Dates Debtor 2 lived there
3. stat								ty property state or territor co, Texas, Washington and V	
	■ No □ Yes. M	ake sure you fill out <i>Scl</i>	hedule H: \	Your Codebtors (Of	ficial Fo	orm 106H).			
Pa	rt 2 Expla	nin the Sources of You	r Income						
4.	Fill in the to	we any income from er al amount of income you ing a joint case and you Ill in the details.	u received	from all jobs and a	all busin	esses, including p	oart-t		ndar years?
	– 1es. F	iii iii tile details.							
			Debtor 1	of income	Gros	ss income		Debtor 2 Sources of income	Gross income
				I that apply.	(befo	ore deductions an usions)	d	Check all that apply.	(before deductions and exclusions)
			bonuses,	•		\$0.0	00	☐ Wages, commissions, bonuses, tips	
			☐ Opera	ating a business				☐ Operating a business	
			☐ Wage bonuses,	s, commissions, tips		\$0.0	00	☐ Wages, commissions, bonuses, tips	
			☐ Opera	ating a business				☐ Operating a business	
			_				_		

Official Form 107

Statement of Financial Affairs for Individuals Filing for Bankruptcy

Case 16-16829 Doc 1 Filed 05/18/16 Entered 05/18/16 17:36:00 Desc Main Page 38 of 57 Case number (if known) Document Debtor 1 Leroy Wilson Debtor 1 Debtor 2 Sources of income **Gross income** Sources of income **Gross income** Check all that apply. (before deductions and Check all that apply. (before deductions exclusions) and exclusions) \$0.00 ☐ Wages, commissions, □ Wages, commissions, bonuses, tips bonuses, tips ☐ Operating a business Operating a business Did you receive any other income during this year or the two previous calendar years? Include income regardless of whether that income is taxable. Examples of other income are alimony; child support; Social Security, unemployment, and other public benefit payments; pensions; rental income; interest; dividends; money collected from lawsuits; royalties; and gambling and lottery winnings. If you are filing a joint case and you have income that you received together, list it only once under Debtor 1. List each source and the gross income from each source separately. Do not include income that you listed in line 4. No Yes. Fill in the details. Debtor 1 Debtor 2 Sources of income **Gross income from** Sources of income **Gross income** Describe below. each source Describe below. (before deductions (before deductions and and exclusions) exclusions) Part 3: List Certain Payments You Made Before You Filed for Bankruptcy Are either Debtor 1's or Debtor 2's debts primarily consumer debts? Neither Debtor 1 nor Debtor 2 has primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$6,425* or more? \square No. Go to line 7. □ Yes List below each creditor to whom you paid a total of \$6,425* or more in one or more payments and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. * Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment. Debtor 1 or Debtor 2 or both have primarily consumer debts. During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$600 or more? ■ No. ☐ Yes List below each creditor to whom you paid a total of \$600 or more and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. Creditor's Name and Address Dates of payment **Total amount** Amount you Was this payment for ... still owe paid Within 1 year before you filed for bankruptcy, did you make a payment on a debt you owed anyone who was an insider? Insiders include your relatives; any general partners; relatives of any general partners; partnerships of which you are a general partner; corporations of which you are an officer, director, person in control, or owner of 20% or more of their voting securities; and any managing agent, including one for a business you operate as a sole proprietor. 11 U.S.C. § 101. Include payments for domestic support obligations, such as child support and alimony. No

Total amount

paid

Amount you

still owe

Dates of payment

Yes. List all payments to an insider.

Insider's Name and Address

Reason for this payment

Case 16-16829 Doc 1 Filed 05/18/16 Entered 05/18/16 17:36:00 Desc Main Page 39 of 57 Case number (if known) Document Debtor 1 Leroy Wilson 8. Within 1 year before you filed for bankruptcy, did you make any payments or transfer any property on account of a debt that benefited an insider? Include payments on debts guaranteed or cosigned by an insider. Nο Yes. List all payments to an insider **Insider's Name and Address** Amount you Reason for this payment Dates of payment Total amount still owe paid Include creditor's name Part 4: Identify Legal Actions, Repossessions, and Foreclosures Within 1 year before you filed for bankruptcy, were you a party in any lawsuit, court action, or administrative proceeding? List all such matters, including personal injury cases, small claims actions, divorces, collection suits, paternity actions, support or custody modifications, and contract disputes. Nο Yes. Fill in the details. Case title Status of the case Nature of the case Court or agency Case number Within 1 year before you filed for bankruptcy, was any of your property repossessed, foreclosed, garnished, attached, seized, or levied? Check all that apply and fill in the details below. No. Go to line 11. Yes. Fill in the information below. **Creditor Name and Address Describe the Property** Date Value of the property **Explain what happened** 11. Within 90 days before you filed for bankruptcy, did any creditor, including a bank or financial institution, set off any amounts from your accounts or refuse to make a payment because you owed a debt? No Yes. Fill in the details. **Creditor Name and Address** Describe the action the creditor took Date action was Amount 12. Within 1 year before you filed for bankruptcy, was any of your property in the possession of an assignee for the benefit of creditors, a court-appointed receiver, a custodian, or another official? No П Yes Part 5: List Certain Gifts and Contributions

13. Within 2 years before you filed for bankruptcy, did you give any gifts with a total value of more than \$600 per person?

Yes. Fill in the details for each gift.

Gifts with a total value of more than \$600 Describe the gifts Dates you gave Value the gifts per person Person to Whom You Gave the Gift and Address:

14. Within 2 years before you filed for bankruptcy, did you give any gifts or contributions with a total value of more than \$600 to any charity?

Yes. Fill in the details for each gift or contribution.

Gifts or contributions to charities that total Describe what you contributed Value Dates vou more than \$600 contributed Charity's Name Address (Number, Street, City, State and ZIP Code)

Part 6: List Certain Losses

15. Within 1 year before you filed for bankruptcy or since you filed for bankruptcy, did you lose anything because of theft, fire, other disaster,

Case 16-16829 Doc 1 Filed 05/18/16 Entered 05/18/16 17:36:00 Desc Main Page 40 of 57 Case number (if known) Document Debtor 1 Leroy Wilson or gambling? Nο Yes. Fill in the details. Describe any insurance coverage for the loss Describe the property you lost and Date of your Value of property how the loss occurred loss lost Include the amount that insurance has paid. List pending insurance claims on line 33 of Schedule A/B: Property. Part 7: List Certain Payments or Transfers 16. Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any property to anyone you consulted about seeking bankruptcy or preparing a bankruptcy petition? Include any attorneys, bankruptcy petition preparers, or credit counseling agencies for services required in your bankruptcy. No Yes. Fill in the details. Person Who Was Paid Description and value of any property Date payment Amount of **Address** transferred or transfer was payment **Email or website address** made Person Who Made the Payment, if Not You Fernandez & Associates \$750.00 \$750.00 108 Madison Oak Park, IL 60302 17. Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any property to anyone who promised to help you deal with your creditors or to make payments to your creditors? Do not include any payment or transfer that you listed on line 16. No Yes. Fill in the details. Person Who Was Paid Amount of Description and value of any property Date payment **Address** transferred or transfer was payment made 18. Within 2 years before you filed for bankruptcy, did you sell, trade, or otherwise transfer any property to anyone, other than property transferred in the ordinary course of your business or financial affairs? Include both outright transfers and transfers made as security (such as the granting of a security interest or mortgage on your property). Do not include gifts and transfers that you have already listed on this statement. Nο Yes. Fill in the details. **Person Who Received Transfer** Description and value of Describe any property or Date transfer was **Address** property transferred payments received or debts made paid in exchange Person's relationship to you Within 10 years before you filed for bankruptcy, did you transfer any property to a self-settled trust or similar device of which you are a beneficiary? (These are often called asset-protection devices.) Yes. Fill in the details. Name of trust Description and value of the property transferred **Date Transfer was** made

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Debtor 1 Leroy Wilson

Part 8: List of Certain Financial Accounts, Instruments, Safe Deposit Boxes, and Storage Units 20. Within 1 year before you filed for bankruptcy, were any financial accounts or instruments held in your name, or for your benefit, closed, sold, moved, or transferred? Include checking, savings, money market, or other financial accounts; certificates of deposit; shares in banks, credit unions, brokerage houses, pension funds, cooperatives, associations, and other financial institutions. Yes. Fill in the details. Name of Financial Institution and Last 4 digits of Type of account or Last balance Date account was Address (Number, Street, City, State and ZIP account number instrument closed, sold, before closing or moved, or transfer transferred 21. Do you now have, or did you have within 1 year before you filed for bankruptcy, any safe deposit box or other depository for securities, cash, or other valuables? No Yes. Fill in the details. Name of Financial Institution Who else had access to it? Describe the contents Do you still Address (Number, Street, City, State and ZIP Code) Address (Number, Street, City, have it? State and ZIP Code) 22. Have you stored property in a storage unit or place other than your home within 1 year before you filed for bankruptcy? No Yes. Fill in the details. Name of Storage Facility Who else has or had access Describe the contents Do you still Address (Number, Street, City, State and ZIP Code) to it? have it? Address (Number, Street, City, State and ZIP Code) Part 9: Identify Property You Hold or Control for Someone Else Do you hold or control any property that someone else owns? Include any property you borrowed from, are storing for, or hold in trust for someone. Nο Yes. Fill in the details. Owner's Name Where is the property? Describe the property Value (Number, Street, City, State and ZIF Address (Number, Street, City, State and ZIP Code) Part 10: Give Details About Environmental Information For the purpose of Part 10, the following definitions apply: Environmental law means any federal, state, or local statute or regulation concerning pollution, contamination, releases of hazardous or toxic substances, wastes, or material into the air, land, soil, surface water, groundwater, or other medium, including statutes or regulations controlling the cleanup of these substances, wastes, or material. Site means any location, facility, or property as defined under any environmental law, whether you now own, operate, or utilize it or used to own, operate, or utilize it, including disposal sites. Hazardous material means anything an environmental law defines as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, contaminant, or similar term. Report all notices, releases, and proceedings that you know about, regardless of when they occurred. 24. Has any governmental unit notified you that you may be liable or potentially liable under or in violation of an environmental law? No Yes. Fill in the details. Name of site Governmental unit Environmental law, if you Date of notice

Address (Number, Street, City, State and

ZIP Code)

know it

Address (Number, Street, City, State and ZIP Code)

Del	Case 16-16829 Doc 1	Document Page 42 of	5/18/16 17:36:00 Desc N 57 Case number (if known)	/lain	
25.	Have you notified any governmental unit of a	ny release of hazardous material?			
	■ No □ Yes. Fill in the details. Name of site Address (Number, Street, City, State and ZIP Code)	Governmental unit Address (Number, Street, City, State and ZIP Code)	Environmental law, if you know it	Date of notice	
26.	Have you been a party in any judicial or admi	nistrative proceeding under any enviro	onmental law? Include settlements a	nd orders.	
	■ No □ Yes. Fill in the details.				
	Case Title Case Number	Court or agency Name Address (Number, Street, City, State and ZIP Code)	Nature of the case	Status of the case	
Par	t 11: Give Details About Your Business or C	onnections to Any Business			
27.	 Within 4 years before you filed for bankruptcy, did you own a business or have any of the following connections to any business? A sole proprietor or self-employed in a trade, profession, or other activity, either full-time or part-time A member of a limited liability company (LLC) or limited liability partnership (LLP) A partner in a partnership An officer, director, or managing executive of a corporation An owner of at least 5% of the voting or equity securities of a corporation No. None of the above applies. Go to Part 12. Yes. Check all that apply above and fill in the details below for each business. Business Name Address Employer Identification number Do not include Social Security number or ITIN. 				
	(Number, Street, City, State and ZIP Code)	Name of accountant or bookkeeper	Dates business existed		
28.	institutions, creditors, or other parties. ■ No □ Yes. Fill in the details below.		anyone about your business? Inclu	de all financial	
	Address	Date Issued			
_	(Number, Street, City, State and ZIP Code)				
I havare to with	ve read the answers on this <i>Statement of Fina</i> true and correct. I understand that making a far a bankruptcy case can result in fines up to \$2 J.S.C. §§ 152, 1341, 1519, and 3571. Leroy Wilson	alse statement, concealing property, o	r obtaining money or property by fra		
Lei	roy Wilson mature of Debtor 1	Signature of Debtor 2			
Dat	te <u>May 18, 2016</u>	Date			
Did ■ N □ Y		t of Financial Affairs for Individuals Fi	<i>ling for Bankruptcy</i> (Official Form 10	7)?	
■ N	es. Name of Person Attach the Bankrupe	, .,	n, and Signature (Official Form 119).	page 6	

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Case number (if known) Document

Debtor 1 Leroy Wilson

Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)

This notice is for you if:

You are an individual filing for bankruptcy, and

Your debts are primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

The types of bankruptcy that are available to individuals

Individuals who meet the qualifications may file under one of four different chapters of Bankruptcy Code:

Chapter 7 - Liquidation

Chapter 11 - Reorganization

Chapter 12 - Voluntary repayment plan for family farmers or fishermen

Chapter 13 - Voluntary repayment plan for individuals with regular income

You should have an attorney review your decision to file for bankruptcy and the choice of chapter.

Chapter 7:	Liquidation
\$245	filing fee
\$75	administrative fee
+ \$15	trustee surcharge
\$335	total fee

Chapter 7 is for individuals who have financial difficulty preventing them from paying their debts and who are willing to allow their nonexempt property to be used to pay their creditors. The primary purpose of filing under chapter 7 is to have your debts discharged. The bankruptcy discharge relieves you after bankruptcy from having to pay many of your pre-bankruptcy debts. Exceptions exist for particular debts, and liens on property may still be enforced after discharge. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

However, if the court finds that you have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge.

You should know that even if you file chapter 7 and you receive a discharge, some debts are not discharged under the law. Therefore, you may still be responsible to pay:

most taxes:

most student loans;

domestic support and property settlement obligations;

most fines, penalties, forfeitures, and criminal restitution obligations; and

certain debts that are not listed in your bankruptcy papers.

You may also be required to pay debts arising from:

fraud or theft;

fraud or defalcation while acting in breach of fiduciary capacity;

intentional injuries that you inflicted; and

death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs.

If your debts are primarily consumer debts, the court can dismiss your chapter 7 case if it finds that you have enough income to repay creditors a certain amount. You must file *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A–1) if you are an individual filing for bankruptcy under chapter 7. This form will determine your current monthly income and compare whether your income is more than the median income that applies in your state.

If your income is not above the median for your state, you will not have to complete the other chapter 7 form, the *Chapter 7 Means Test Calculation* (Official Form 122A–2).

If your income is above the median for your state, you must file a second form —the *Chapter 7 Means Test Calculation* (Official Form 122A–2). The calculations on the form— sometimes called the *Means Test*—deduct from your income living expenses and payments on certain debts to determine any amount available to pay unsecured creditors. If

your income is more than the median income for your state of residence and family size, depending on the results of the *Means Test*, the U.S. trustee, bankruptcy administrator, or creditors can file a motion to dismiss your case under § 707(b) of the Bankruptcy Code. If a motion is filed, the court will decide if your case should be dismissed. To avoid dismissal, you may choose to proceed under another chapter of the Bankruptcy Code.

If you are an individual filing for chapter 7 bankruptcy, the trustee may sell your property to pay your debts, subject to your right to exempt the property or a portion of the proceeds from the sale of the property. The property, and the proceeds from property that your bankruptcy trustee sells or liquidates that you are entitled to, is called *exempt property*. Exemptions may enable you to keep your home, a car, clothing, and household items or to receive some of the proceeds if the property is sold.

Exemptions are not automatic. To exempt property, you must list it on *Schedule C: The Property You Claim as Exempt* (Official Form 106C). If you do not list the property, the trustee may sell it and pay all of the proceeds to your creditors.

Chapter 11: Reorganization

\$1,167 filing fee

+ \$550 administrative fee

\$1,717 total fee

Chapter 11 is often used for reorganizing a business, but is also available to individuals. The provisions of chapter 11 are too complicated to summarize briefly.

Read These Important Warnings

Because bankruptcy can have serious long-term financial and legal consequences, including loss of your property, you should hire an attorney and carefully consider all of your options before you file. Only an attorney can give you legal advice about what can happen as a result of filing for bankruptcy and what your options are. If you do file for bankruptcy, an attorney can help you fill out the forms properly and protect you, your family, your home, and your possessions.

Although the law allows you to represent yourself in bankruptcy court, you should understand that many people find it difficult to represent themselves successfully. The rules are technical, and a mistake or inaction may harm you. If you file without an attorney, you are still responsible for knowing and following all of the legal requirements.

You should not file for bankruptcy if you are not eligible to file or if you do not intend to file the necessary documents.

Bankruptcy fraud is a serious crime; you could be fined and imprisoned if you commit fraud in your bankruptcy case. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Chapter 12: Repayment plan for family farmers or fishermen

	\$200	filing fee
+	\$75	administrative fee
	\$275	total fee

Similar to chapter 13, chapter 12 permits family farmers and fishermen to repay their debts over a period of time using future earnings and to discharge some debts that are not paid.

Chapter 13: Repayment plan for individuals with regular income

	\$235	filing fee
+	\$75	administrative fee
	\$310	total fee

Chapter 13 is for individuals who have regular income and would like to pay all or part of their debts in installments over a period of time and to discharge some debts that are not paid. You are eligible for chapter 13 only if your debts are not more than certain dollar amounts set forth in 11 U.S.C. § 109.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, usually using your future earnings. If the court approves your plan, the court will allow you to repay your debts, as adjusted by the plan, within 3 years or 5 years, depending on your income and other factors.

After you make all the payments under your plan, many of your debts are discharged. The debts that are not discharged and that you may still be responsible to pay include:

domestic support obligations,

most student loans,

certain taxes,

debts for fraud or theft,

debts for fraud or defalcation while acting in a fiduciary capacity,

most criminal fines and restitution obligations,

certain debts that are not listed in your bankruptcy papers,

certain debts for acts that caused death or personal injury, and

certain long-term secured debts.

Warning: File Your Forms on Time

Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information about your creditors, assets, liabilities, income, expenses and general financial condition. The court may dismiss your bankruptcy case if you do not file this information within the deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

For more information about the documents and their deadlines, go to: http://www.uscourts.gov/bkforms/bankruptcy_forms.html#procedure.

Bankruptcy crimes have serious consequences

If you knowingly and fraudulently conceal assets or make a false oath or statement under penalty of perjury—either orally or in writing—in connection with a bankruptcy case, you may be fined, imprisoned, or both.

All information you supply in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the U.S. Trustee, the Office of the U.S. Attorney, and other offices and employees of the U.S. Department of Justice.

Make sure the court has your mailing address

The bankruptcy court sends notices to the mailing address you list on *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 101). To ensure that you receive information about your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address.

A married couple may file a bankruptcy case together—called a *joint case*. If you file a joint case and each spouse lists the same mailing address on the bankruptcy petition, the bankruptcy court generally will mail you and your spouse one copy of each notice, unless you file a statement with the court asking that each spouse receive separate copies.

Understand which services you could receive from credit counseling agencies

The law generally requires that you receive a credit counseling briefing from an approved credit counseling agency. 11 U.S.C. § 109(h). If you are filing a joint case, both spouses must receive the briefing. With limited exceptions, you must receive it within the 180 days *before* you file your bankruptcy petition. This briefing is usually conducted by telephone or on the Internet.

In addition, after filing a bankruptcy case, you generally must complete a financial management instructional course before you can receive a discharge. If you are filing a joint case, both spouses must complete the course.

You can obtain the list of agencies approved to provide both the briefing and the instructional course from: http://justice.gov/ust/eo/hapcpa/ccde/cc_approved.html

In Alabama and North Carolina, go to: http://www.uscourts.gov/FederalCourts/Bankruptcy/BankruptcyResources/ApprovedCredit AndDebtCounselors.aspx.

If you do not have access to a computer, the clerk of the bankruptcy court may be able to help you obtain the list.

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

RIGHTS AND RESPONSIBILITIES AGREEMENT BETWEEN CHAPTER 13 DEBTORS AND THEIR ATTORNEYS

(Court-Approved Retention Agreement, Revised as of 4/20/2015)

Chapter 13 gives debtors important rights, such as the right to keep property that could otherwise be lost through repossession or foreclosure, but Chapter 13 also puts burdens on debtors, such as the burden of making complete and truthful disclosures of their financial situation. It is important for debtors who file a Chapter 13 bankruptcy case to understand their rights and responsibilities in bankruptcy. In this connection, the advice of an attorney is often crucial. Debtors are entitled to certain services from their attorneys, but debtors also have responsibilities to their attorneys. In order to assure that debtors and their attorneys understand their rights and responsibilities in the Chapter 13 process, the judges of the Bankruptcy Court for the Northern District of Illinois have approved this agreement, setting out the rights and responsibilities of both debtors in Chapter 13 and their attorneys, including how their attorneys will be paid for their services in the Chapter 13 case. By signing this agreement, debtors and their attorneys accept these responsibilities.

The Bankruptcy Code may require a debtor's attorney to provide the debtor with certain documents and agreements at the start of the representation. The terms of this court-approved agreement take the place of any conflicting provision in an earlier agreement. This agreement cannot be modified in any way by other agreements. Any provision of another agreement between the debtors and the attorney that conflicts with this agreement is void.

A. BEFORE THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Discuss with the attorney the debtor's objectives in filing the case.
- 2. Provide the attorney with full, accurate and timely information, financial and otherwise, including properly documented proof of income.

THE ATTORNEY AGREES TO:

- 1. Personally counsel the debtor regarding the advisability of filing either a Chapter 13 or a Chapter 7 case, discuss both procedures (as well as non-bankruptcy options) with the debtor, and answer the debtor's questions.
- 2. Personally explain to the debtor that the attorney is being engaged to represent the debtor on all matters arising in the case, as required by Local Bankruptcy Rule, and explain how and when the attorney's fees and the trustee's fees are determined and paid.
- 3. Personally review with the debtor and sign the completed petition, plan, statements, and schedules, as well as all amendments thereto, whether filed with the petition or later. (The schedules may be initially prepared with the help of clerical or paralegal staff of the attorney's office, but personal attention of the attorney is required for the review and signing.)
- 4. Timely prepare and file the debtor's petition, plan, statements, and schedules.

- 5. Explain to the debtor how, when, and where to make all necessary payments, including both payments that must be made directly to creditors and payments that must be made to the Chapter 13 trustee, with particular attention to housing and vehicle payments.
- 6. Advise the debtor of the need to maintain appropriate insurance.

B. AFTER THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Make the required payments to the trustee and to whatever creditors are being paid directly, or, if required payments cannot be made, to notify the attorney immediately.
- 2. Appear punctually at the meeting of creditors (also called the "341 meeting") with recent proof of income and a picture identification card. (If the identification card does not include the debtor's social security number, the debtor must also bring to the meeting a social security card.) The debtor must be present in time for check-in and when the case is called for the actual examination.
- 3. Notify the attorney of any change in the debtor's address or telephone number.
- 4. Inform the attorney of any wage garnishments or liens or levies on assets that occur or continue after the filing of the case.
- 5. Contact the attorney immediately if the debtor loses employment, has a significant change in income, or experiences any other significant change in financial situation (such as serious illness, marriage, divorce or separation, lottery winnings, or an inheritance).
- 6. Notify the attorney if the debtor is sued or wishes to file a lawsuit (including divorce.)
- 7. Inform the attorney if any tax refunds to which the debtor is entitled are seized or not received when due from the IRS or Illinois Department of Revenue.
- 8. Contact the attorney before buying, refinancing, or selling real property, and before entering into any loan agreement.
- 9. Supply the attorney with copies of all tax returns filed while the case is pending.

THE ATTORNEY AGREES TO:

- 1. Advise the debtor of the requirement to attend the meeting of creditors, and notify the debtor of the date, time, and place of the meeting.
- 2. Inform the debtor that the debtor must be punctual and, in the case of a joint filing, that both spouses must appear at the same meeting.
- 3. Provide knowledgeable legal representation for the debtor at the meeting of creditors (in time for check-in and the actual examination) and, unless excused by the trustee, for the confirmation hearing.
- 4. If the attorney will be employing another attorney to attend the 341 meeting or any court hearing, personally explain to the debtor in advance, the role and identity of the other

attorney and provide the other attorney with the file in sufficient time to review it and properly represent the debtor.

- 5. Timely submit to the Chapter 13 trustee properly documented proof of income for the debtor, including business reports for self-employed debtors.
- 6. Timely respond to objections to plan confirmation and, where necessary, prepare, file, and serve an amended plan.
- 7. Timely prepare, file, and serve any necessary statements, amended statements, and schedules and any change of address, in accordance with information provided by the debtor.
- 8. Monitor all incoming case information (including, but not limited to, Order Confirming Plan, Notice of Intent to Pay Claims, and 6-month status reports) for accuracy and completeness. Contact the trustee promptly regarding any discrepancies.
- 9. Be available to respond to the debtor's questions throughout the term of the plan.
- 10. Prepare, file, and serve timely modifications to the plan after confirmation, when necessary, including modifications to suspend, lower, or increase plan payments.
- 11. Prepare, file, and serve necessary motions to buy or sell property and to incur debt.
- 12. Object to improper or invalid claims.
- 13. Timely respond to the Chapter 13 trustee's motions to dismiss the case, such as for payment default, or unfeasibility, and to motions to increase the percentage payment to unsecured creditors.
- 14. Timely respond to motions for relief from stay.
- 15. Prepare, file, and serve all appropriate motions to avoid liens.
- 16. Provide any other legal services necessary for the administration of the case.

C. TERMINATION OR CONVERSION OF THE CASE AFTER ENTRY OF AN ORDER APPROVING FEES AND EXPENSES

- 1. Approved fees and expenses paid under the provisions set out below are generally not refundable in the event that the case is dismissed prior to its completion, unless the dismissal is due to a failure by the attorney to comply with the duties set out in this agreement. If such a dismissal is due to a failure by the attorney, the court may order a refund of fees on motion by the debtor.
- 2. If the case is dismissed after approval of the fees and expenses but before payment of all allowed fees and expenses, the order entered by the Bankruptcy Court allowing the fees and expenses is not a judgment against the debtor for the unpaid fees and expenses based on contract law or otherwise.
- 3. If the case is converted to a case under chapter 7 after approval of the fees and expenses under this agreement but before the payment of all fees and expenses, the attorney will be entitled to an administrative claim in the chapter 7 case for any unpaid fees and expenses, pursuant to section

726(b) of the Bankruptcy Code, plus any conversion fee the attorney pays on behalf of the debtor.

D. RETAINERS AND PREVIOUS PAYMENTS

- 1. The attorney may receive a retainer or other payment before filing the case but may not receive fees directly from the debtor after the filing of the case. Unless the following provision is checked and completed, any retainer received by the attorney will be treated as a security retainer, to be placed in the attorney's client trust account until approval of a fee application by the court.
 - ■The attorney seeks to have the retainer received by the attorney treated as an advance payment retainer, which allows the attorney to take the retainer into income immediately. The attorney hereby provides the following further information and representations:
 - (a) The special purpose for the advance payment retainer and why it is advantageous to the debtor is as follows:
 - The Debtor(s) and Attonery have entered into an advance payment retainer for preconfirmation work including, but not limited to, the preparation of the petition and plan, filing of the case and any amendments necessary for confirmation.
 - (b) The retainer will not be held in a client trust account and will become property of the attorney upon payment and will be deposited into the attorney's general account;
 - (c) The retainer is a flat fee for the services to be rendered during the chapter 13 case and will be applied for such services without the need for the attorney to keep detailed hourly time records for the specific services performed for the debtor;
 - (d) Any portion of the retainer that is not earned or required for expenses will be refunded to the client; and
 - (e) The attorney is unwilling to represent the debtor without receiving an advanced payment retainer because of the nature of the chapter 13 case, the fact that the great majority of services for such case are performed prior to its filing, and the risks associated with the representation of debtors in bankruptcy cases in general.
- 2. In any application for compensation the attorney must disclose to the court any fees or other compensation paid by the debtor to the attorney for any reason within the one year before the case filing.

E. CONDUCT AND DISCHARGE

- 1. *Improper conduct by the attorney*. If the debtor disputes the sufficiency or quality of the legal services provided or the amount of the fees charged by the attorney, the debtor may file an objection with the court and request a hearing.
- 2. *Improper conduct by the debtor*. If the attorney believes that the debtor is not complying with the debtor's responsibilities under this agreement or is otherwise engaging in improper conduct, the attorney may apply for a court order allowing the attorney to withdraw from the case.
- 3. Discharge of the attorney. The debtor may discharge the attorney at any time.

F. ALLOWANCE AND PAYMENT OF ATTORNEYS' FEES AND EXPENSES

- 1. Any attorney retained to represent a debtor in a Chapter 13 case is responsible for representing the debtor on all matters arising in the case unless otherwise ordered by the court. For all of the services outlined above, the attorney will be paid a flat fee of \$4,000.00
- 2. In addition, the debtor will pay the filing fee required in the case of \$310.00
- 3. Before signing this agreement, the attorney has received, \$750.00

toward the flat fee, leaving a balance due of \$3,250.00; and \$78.00 for expenses,

leaving a balance due for the filing fee of \$0.00

4. In extraordinary circumstances, such as extended evidentiary hearings or appeals, the attorney may apply to the court for additional compensation for these services. Any such application must be accompanied by an itemization of the services rendered, showing the date, the time expended, and the identity of the attorney performing the services. The debtor must be served with a copy of the application and notified of the right to appear in court to object.

Date: May 18, 2016				
Signed:				
/s/ Leroy Wilson	/s/ Bennie W Fernandez			
Leroy Wilson	Bennie W Fernandez			
	Attorney for the Debtor(s)			
Debtor(s)				
Do not sign this agreement if the amounts a	are blank. Local Bankruptcy Form 23c			

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B2030 (Form 2030) (12/15)

United States Bankruptcy CourtNorthern District of Illinois

In re	Leroy Wilson			Case No.		
			Debtor(s)	Chapter	13	
	DIS	CLOSURE OF COM	MPENSATION OF ATTOR	RNEY FOR DI	EBTOR(S)	
C	compensation paid to	o me within one year before th	. 2016(b), I certify that I am the attorn he filing of the petition in bankruptcy, lation of or in connection with the ban	or agreed to be paid	to me, for services rendered or to)
					4,000.00	
	Prior to the filin	g of this statement I have reco	eived	\$	750.00	
	Balance Due			\$	3,250.00	
2. 7	The source of the cor	mpensation paid to me was:				
	Debtor	☐ Other (specify):				
3. 7	The source of compe	ensation to be paid to me is:				
	Debtor	☐ Other (specify):				
4.	■ I have not agreed	d to share the above-disclosed	compensation with any other person	unless they are mem	bers and associates of my law fire	m.
I			mpensation with a person or persons w the names of the people sharing in the			
5.	In return for the abov	ve-disclosed fee, I have agree	ed to render legal service for all aspects	s of the bankruptcy o	ease, including:	
t c	o. Preparation and f	filing of any petition, schedule f the debtor at the meeting of	I rendering advice to the debtor in dete es, statement of affairs and plan which creditors and confirmation hearing, an	may be required;		
6. I	By agreement with the	ne debtor(s), the above-disclo	sed fee does not include the following	service:		
			CERTIFICATION			
	certify that the fore ankruptcy proceeding		t of any agreement or arrangement for	payment to me for r	epresentation of the debtor(s) in	
м	ay 18, 2016		/s/ Bennie W Fern	nandez		
_	ate		Bennie W Fernan	dez		
			Signature of Attorne Fernandez & Ass			
			108 Madison	ociales		
			Oak Park, IL 6030			
			708-386-1812 Fa			
			bennie161@sbcg Name of law firm	ionai.net		

United States Bankruptcy Court Northern District of Illinois

In re	Leroy Wilson	Debtor(s)	Case No Chapter _	13			
	VERIFICATION OF CREDITOR MATRIX						
		Number of C	Creditors:	26			
	The above-named Debtor(s) h (our) knowledge.	nereby verifies that the list of creditor	rs is true and c	orrect to the best of my			
Date:	May 18, 2016	/s/ Leroy Wilson Leroy Wilson Signature of Debtor					

Capital One Auto Finan 3901 Dallas Pkwy Plano, TX 75093

Citi P.O. Box 6500 C/O Citi Corp Sioux Falls, SD 57117-6500

Citibank South Dakota C/o Blatt Hasenmiller 125 S Wacker Drive Suite 400 Chicago, IL 60606

City of Chicago Department of Revenue P.O. Box 88292 Chicago, IL 60680-1292

Continental Finance Ll 121 Continental Dr Ste 1 Newark, DE 19713

Dow Finance 1100 Plainfield Road Suite 3 Joliet, IL 60436

Elan Financial Service Po Box 790084 Saint Louis, MO 63179

Esb/Harley Davidson Cr Po Box 21829 Carson City, NV 89721

Escallate LLC 5200 Stoneham Road North Canton, OH 44720

First Midwest Bank/Na 300 N Hunt Club Rd Gurnee, IL 60031

First Premier Bank 601 S Minnesota Ave Sioux Falls, SD 57104 Gecrb/Lowes
Po Box 965005
Orlando, FL 32896

Gmac Mortgage Po Box 4622 Waterloo, IA 50704

Harley Davidson C/o The Law Offices of Terri M Long 2056 Ridge Road Homewood, IL 60430

HD Credit 222 w Adams Chicago, IL 60606

Hsbc Bank Po Box 5253 Carol Stream, IL 60197

IL Dept of Healthcare & Family Services P.O. Box 19405 Springfield, IL 62794

Illinois Department of Revenue 101 West Jefferson P.O. Box 19015 Springfield, IL 62794-9015

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Po Box 105555
Atlanta, GA 30348

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Springleaf Financial S Po Box 3251 Evansville, IN 47731

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